PURE WATER
RADNOR
EMPRESS OF WATERS.
IS ABSOLUTELY PURE

The Toronto World.

DICKSON & TOWNSEND
TELEPHONE 2972
We are now arranging our fall sales. Sales at PRIVATE RESIDENCES particularly solicited.

SIXTEENTH YEAR — SATURDAY MORNING NOVEMBER 9 1895. — ONE CENT.

CONSPIRED TO INSURE BY FRAUD

Startling Developments in the Alger Case at Whitby.

Senate Rdg Room 1Jan96 SENATE P O

The Insured's Name Forged to Lying Applications

$2000 WAS TO GO TO THE DOCTOR

Mrs. Alger's Case Only One in a Widespread Swindle.

FRAUD UNEARTHED BY THE WORLD

A Writ for $20,000 Libel was to Blind the Insurance Co's.

Dr. Francey, the Physician Who Examined Mrs. Alger, Swears that He Made a Favorable Report Despite the Fact that She was Suffering from Chronic Consumption—Of the $7000 He was to Receive $2 000—Mrs. Alger's Name Forged to One Application—The Insurance Companies Compelled to Cancel Many Policies in that Section—Other Arrests May be Made—The Case Adjourned.

Whitby, Nov. 8.—The preliminary investigation into the charge of conspiracy to defraud the Equitable Life Insurance Company, preferred against George Elisha Alger, of Pickering township, was opened here to-day before Major Harper, P.M. The circumstances of the placing of the insurance of $7000 in the Equitable Life Insurance Company on Mrs. Alger's life, when she was in a dying condition, her death on Aug. 13, and the exhumation of the body in the Brougham Cemetery on Sept. 10, and the subsequent action on the part of Alger to compel by civil process the payment of the policy, resulting in the arrest of Alger, are still fresh in the minds of the public. Since his arrest Alger has been incarcerated in the county jail, his solicitors having been unable to find among the wealthy farmers of Pickering two men who were willing to give their bonds for $1500 each for Alger's appearance at the proper time.

The developments have caused no small sensation throughout the county and more especially in Pickering township, where the relatives of Mrs. Alger stood high in the public estimation, her father having for many years been entrusted with responsible municipal positions. The end is not yet, however. Provincial Detective Murray has been working assiduously on the case since suspicion first arose, and has come into possession of information that will lead to the arrest of other parties, some of whom are in positions of public trust, wealthy and highly popular among all classes of the community. The attempt to defraud the insurance company and realize wealth by the death of Mrs. Alger is only one of several cases of a like character, the details of which will be placed before the public within a few days.

Wholesale Insurance Conspiracies.

Encouraged by their apparent success in the Alger case, and urged on by their greed of easily acquired wealth, it is alleged that the conspirators, if such they are, were going into the business in a wholesale plan. Since Mrs. Alger's body was exhumed the Equitable Life Insurance Company have found it necessary to cancel several policies that were already paiced in that section of the county, besides cancelling some applications that were pending. In one instance an application had been made for a policy on the life of a woman who is said to be dying of consumption. It is alleged that she was approached on the subject of life insurance, but drove the parties from the house, at the same time declaring that she was not going to be a party to a transaction that on the face of it was dishonest. Despite this, it is alleged that a fraudulent medical report was made out, the woman's name forged to it, and the documents forwarded to the office of the insurance company, where they lay when Mrs. Alger died, and the scheme was frustrated.

Five Policies Cancelled.

In his evidence before Magistrate Harper to-day, Mr. George Broughall of the Equitable Life stated that his company had cancelled two policies on the life of A. E. Thornton of Whitevale, one each on the lives of Donald Beaton and J. H. Besse of Whitevale, and James Sadler, Greenwood. In all the cases the medical reports were signed by Dr. Francey. In speaking of the investigation to-day, Detective Murray said, "This is only the first of a number to be held." The agents in this district for the different companies interested in the alleged frauds, are Henry Trull, Oshawa, the Equitable Life; M. Gleeson, Greenwood, the London and Lancashire; J. Hortop, Kinsale, the Ontario Mutual, and A. C. Brown, Uxbridge, the Home Life. Crown Attorney Farewell conducted the prosecution to-day, Alger being represented by G. Smith Macdonald, T. Herbert Lennox, C. Russell Fitch and S. Alfred Jones. Dr. Francey came back to Canada of his own accord, but was afterwards guaranteed immunity from arrest by the Attorney-General's Department.

The Alger Family Physician

Dr. Eastwood of Claremont, who for some years was Alger's family physician, was the first witness called. He had known Mary Ellen Alger, the deceased wife of the prisoner, for 7 years. At that date, 1888, consumption had begun to show itself. From that time she gradually grew worse, her lungs being affected with almost every weakness those organs were subject to. Alger was fully acquainted with the condition of his wife's health and the nature of the disease from which she suffered. During the latter part of the year 1894 he attended her regularly. The witness was in Alger's house one day about that time examining Mrs. Alger for insurance in the London & Lancashire Insurance Company. Alger told the witness at that time that Mrs. Alger's life was already insured in the Equitable for $7000, but she did not know it. Alger then asked him to make a favorable report, "the same as Dr. Francey did."

The Fraudulent Report.

In December, 1894, Mrs. Alger was very ill and growing worse rapidly. The medical report appended to the application papers for the policy in the Equitable Life stated that there was no consumption in Mrs. Alger's family; that she was never affected with hemorrhage nor shortness of breath. These statements Dr. Eastwood said were all untrue.

Dr. Francey stated to the witness that he had given her health as good; her chest measurement two inches larger than it really was, and her weight at 20 pounds heavier than ever in her life.

T. H. Lennox, who cross-examined the witness on behalf of the defence, wandered afield with a wealth of irrelevant detail that wearied the court, and utterly failed to confuse or discredit the witness, the only apparent object of it. Dr. Eastwood said that in his desire to please Alger and at the same time prevent fraud, he made out a favorable report in the presence of Alger and then wired to the insurance company to reject the application. Alger said that if Mrs. Alger died in a short time, the witness, as family physician, could say that she died of pneumonia. His object in making the examination was to prevent any other physician from doing so and thus perpetrate the fraud. After Mrs. Alger died the witness advised Alger to throw up the policy and come to a settlement with the Equitable Life.

The testimony of Dr. Eastwood was given in a manner that convinced those who heard it that he acted an honorable part throughout the whole transaction.

Died of Chronic Consumption.

Dr. John Ferguson of Toronto repeated the evidence given by him at the recent hearing of the case at Osgoode Hall. He gave a lengthy technical report, the sum of which was that the post-mortem examination placed it beyond doubt that death was due to tubercular consumption. Dr. Ferguson thought that the cause of Dr. Eastwood was perfectly justifiable under the circumstances in which he found himself. The general condition of the organs showed that the lungs had been diseased for a long time. The consumption was undoubtedly chronic.

Dr. Francey to Get $1000.

Dr. Francey's story revealed the inner history of the plot from its genesis. The question of insurance on Mrs. Alger's life was first broached by Henry Trull, the agent of the Equitable, in Sept., 1894. The witness and Trull went to Alger's place and met the prisoner there. Nothing definite took place until a subsequent meeting of Alger and Francey in Whitevale. Francey told Alger that his wife was not in a condition to pass an examination for a policy. Alger agreed to pay the witness $1000 after Mrs. Alger's death, if they could insure her for $5000. Alger told the witness that Dr. Eastwood had told him that his wife was likely to die of consumption within a short time. Francey admitted that he knew he was doing wrong in passing Mrs. Alger. He told Alger that he was running serious risks in doing so, and would want a good thing for it.

The witness produced his books to prove his visits to Mrs. Alger. From April 23 to June 30 the visits were of almost weekly occurrence. The medicines prescribed were for weakness of the lungs.

One book was produced, from which the records of several entries of these visits to Mrs. Alger were erased, done, the witness said, to prevent the Crown from using them as evidence if the case came into the courts.

"I fixed them so that I could not translate them, and I knew nobody else could," said Francey.

A Glaring Fraud.

Alger knew that a fraud was being perpetrated, and the witness frequently told him before the examination was made that if the policy was secured and the case was likely to come into the courts the policy must be thrown up, as it was "a glaring fraud." The matter was discussed very frequently between the witness and Alger. Alger arranged that on a certain day when Trull and the witness were to come to have the examination made, all the children and hired help were to be away. This was done to prevent any person from learning that the insurance was being placed on Mrs. Alger's life. The witness said that Mrs. Alger was an innocent party to the fraud. The answers to the questions in the application for the policy in the Equitable Life were filled in by the witness in the presence of Alger, as a result of an arrangement between the witness and Alger. The understanding was that the witness was to make a good report and not let Mrs. Alger know what its purport was. The application was signed by Mrs. Alger.

"Nothing More Dishonest."

In answer to Crown Attorney Farwell's question, "Was the medical report made by you an honest or a dishonest application?" the witness said that he could not imagine anything more dishonest. The first agreement was that the policy was to be for $5000, of which the witness was to receive $1000. Francey feared that Alger might not pay over the $1000, and suggested that the policy be for $7000, of which the witness was to receive $2000, on which $2000 he was also to pay the premium. To allay the suspicions of the insurance company application was made to them to insure Alger's life for $3000. The application was rejected by the company after they found out that Alger was of intemperate habits. The witness became suspicious of Alger ever paying him the $2000, as agreed, and asked him for an assignment to that amount to take effect on the payment of the policies to Alger. Alger refused this, but paid the witness a portion of what he had paid as premium on the $2000. Before the premium was paid Alger hesitated about the payment of it, as he said his wife was not likely to live the year out. Francey told him he thought she was good for a year, and as it was risking a small amount to win a large stake, it would be better to pay it.

Wanted Still More Insurance.

The possibility of placing still more insurance was discussed after the first policy was placed. The witness said that Mrs. Alger thought she had applied for only $1000, and was kept in complete ignorance of the fact that she had been accepted by the Equitable Company. When Alger suggested to her that she take out a policy in the London and Lancashire, she said that as Dr. Francey had rejected her for the Equitable, it would be useless for him to examine her for the London & Lancashire policy. This was why Dr. Eastwood was called in that case. Although a medical report fully certified was sent in to the Home Life Association for an application for $5000 insurance in that company the examination was never made. The blanks were filled out by the witness at the request of Alger. Mrs. Alger knew nothing of it, as she refused to have anything more to do with life insurance.

Would Certify to Dysentery.

The witness could not say who signed Mrs. Alger's name to the application.

If the Home Life policy went through and was paid, the witness was also to receive $1000 of it. The application to the Home Life was dated July 25, and Mrs. Alger died on Aug. 13. Just before her death, when Alger realized that she was dying, he told the witness that the medical men down east, where Mrs. Alger died, had agreed to certify that death was due to dysentery. One of these medical men was Alger's brother. The application to the Home Life was discussed at that time and Alger expressed sorrow that the application had not been made earlier, as the policy would have been issued, and the money secured.

The doctor explained that he had hesitated somewhat about this application, as forgery was necessary to it. Alger seemed very hopeful about securing the money until the article headed "Graveyard Insurance" appeared in The Toronto World. The same day that the witness read this article he was called by wire to Stouffville, where he met Alger and Messrs. Macdonald and Fitch, his solicitors. He informed them that the medical reports appended to all the applications were entirely false, and the whole transaction fraudulent. The witness advised throwing up the Equitable policy and agreeing to any terms they might offer. The aplication to the Home Life was spoken of and Alger and his solicitors denied any complicity in it. The witness asked Alger if he did not remember that he offered the witness and Agent Hortop $150 to put the thing through. Alger denied this. The consultation ended in a decision to issue a writ against The World, and if that did not bring the Equitable to time, all litigation would be dropped.

Why the World Was Not Sued

The witness asked them to withhold the writ against The World for a month, to give him time to sell his practice and get out of the country, as he knew that trouble would result as soon as the writ was issued. Alger and his solicitors did not seem to entertain the same fears of the situation, and thought Francey was childish.

Francey here offered to tell of a very interesting and spicy conversation between himself and Messrs. Macdonald and Fitch, but as Alger was not present when it took place, the conversation was ruled inadmissible. As soon as the witness saw the second article in The World, starting with "a little nice poetry," he concluded it was getting too warm for him, and immediately took train for Buffalo. He came back of his own will to try and arrange a settlement between Alger and the Equitable Company.

An incident that throws a great deal of light upon the nature of these transactions is freely quoted in Pickering Township. When the application for the $5000 policy in the Home Life reached the Toronto offices of the company, it was noticed that the medical report was improperly made out. It was at once returned to Agent Brown to have the mistakes rectified. Brown was in Pickering village the day following his receipt of the returned papers, and while conversing with a merchant, a funeral passed the door.

"Whose funeral is that?" asked Brown.

"That is Mrs. George Alger, of Brougham," returned the merchant.

"It surely can't be," said Brown in surprise, "as I am carrying in my pocket an application for a policy for $5000 on her life."

The merchant assured him of the truth of his statement, and Brown at once wired his company apprising them of the death of Mrs. Alger.

Then followed the cross-examination of Dr. Francey by Mr. Lennox.

At 10.30 an adjournment was made to Friday next, at 10 a.m. Magistrate Harper refused to take bail.

WILLIAM MULOCK RE-ELECTED.

The New University Senate Retains Him as Vice-Chancellor.

Last night was the occasion of the first meeting of the newly elected Senate of Toronto University. There was an excellent attendance, but the order paper for business was short and the meeting adjourned early. The ballot for the vice-chancellorship resulted in the re-election of Mr. William Mulock, M.P., who has held the office for some years.

CANADIAN LIVE STOCK.

French Peasantry Kick Up a Row Over Horses and Cattle Landed.

Paris, Nov. 8.—The peasantry of Breton, a place uO'cw Cuo cm cm cm cm ton have been displeased by the landing at St. Nalo of 300 Canadian horses and 500 bullocks, and have determined to do everything in their power to discourage further similar consignments. To this end they laid the matter before M. Brune, who represents a St. Malo district in the Chamber of Deputies and he has appealed to M. Viger, Minister of Agriculture, to issue an order that all foreign vessels be quarantined before the cattle aboard them can be landed.

What the Duke Wore.

From The Toronto World of Nov. 7th.

The Duke wore a frock suit of dark grey cheviot; a white silk Ascot tie, patent leather shoes and white gloves.

This very fashionable scarf is sure to be popular for the coming season with gentlemen who desire to dress correctly. We have them in white moire silk and black satin, for to-day's great sale of neckwear at 50c. See them in our window. We repeat our sale of fifty cent scarfs to-day at 39c. Every purchaser will receive free one of our Out of Sight Tie Retainers—a novel device for self-tied bow ties. Sword, 55 King-street east.

Wear the "SLATER" Shoe. Hand-made by the Goodyear welt process.

Archbishop Walsh's 28th Anniversary

To-morrow (Sunday) being the 28th anniversary of the consecration of His Grace the Archbishop of Toronto, a special celebration will be held in St. Michael's Cathedral. Solemn high mass will be celebrated, coram pontifice. His Grace the Archbishop will assist at the throne in cope and mitre. The Rev. Father Ryan will preach a special sermon. After mass Tis Grace will solemnly impart the papal benediction. Grand musical vespers will be held in the evening, when Mrs. Caldwell and Mr. Frank Anglin will take part.

THE MISSOLA FOUNDERED.

Went Down Off Cariboo Island, Lake Superior—Crew Safe.

Sault Ste. Marie, Mich., Nov. 8.—The steamer Missoula of the Wilson line foundered off Cariboo Island, Lage Superior. Her crew arrived here at a late hour to-night.

Hear Grenville Kleiser Nov. 22.

For the greatest variety in Memo and Blank Books, see Blight Bros.' stock, 65 Yonge-street.

I like my wife to use "Salada" Tea.

Cook's Baths open all night, 204 King w.

Try a lead packet of "Salada" Ceylon Tea.

John P. McKenna has made an interesting variation this month. The Munsey window has given place to a Walsh's Magazine window. The ten cent monthlies seem to be the favorites.

Most delicious "Salada" Ceylon Tea.

Mortgage Loans at 5 Per Cent

Owners of central productive city property can secure loans at 5 per cent. by making personal application to J. L. Troy, 5 King-street west. 6

Try Watson's Cough Drops 246

Special Rates to South Africa, Europe, Atlanta, Bermuda and Barbadoes.

If you want to take a tour and save money, don't fail to call on S. J. Sharp, 82 Yonge-street. Tel. 500. 12346

THE COUNTRY'S FINANCES.

REVENUE AND EXPENDITURE FOR FOUR MONTHS.

Nearly a Million Dollars Ahead of Last Year in Receipts, While Expenditures Are Substantially Less—Beaver Line subsidy—The Premier on the Pacific Cable Project—Other Ottawa News.

Ottawa, Nov. 8.—The statement of revenue and expenditure for the first four months of the current fiscal year, just issued, shows that the total revenue amounts to $11,787,964, as against $10,829,497 for the same period last year.

Expenditure totalled $8,007,542, as against $8,444,296 last year. Capital expenditure amounted to $1,421,714, compared with $1,510,950. The net debt, Oct. 31, was $250,585,201, a decrease of $83,000 in the month.

Winter Port Matter

It seems to be the general impression in official circles that a subsidy will be given for a winter line of steamers between St. John and Liverpool. At any rate a draft contract is being prepared in the Departments. The proposition to grant a subsidy to the Beaver Line is being strenuously opposed by parties representing other interests. Messrs. John Torrance of the Dominion Line and Andrew A. Allan of the Allan Line had interviews to-day with the Premier, Sir C. H. Tupper, and Mr. Ives in opposition to the project. They represented that if anything is to be done towards developing a direct winter service to and from St. John, the companies which they represent and which have contracts for carrying the British mails should be given an opportunity to tender. The two gentlemen were informed that a final decision in reference to the Beaver Line proposal would be deferred until Tuesday to enable them to submit an offer. The St. John delegation left for home to-day.

Pacific Cable Project.

The announcement that South and West Australia and Tasmania have decided not to be parties to the British Pacific cable project excited no surprise here. Indeed, it was fully expected, as all along indications have been pointing in that direction. The Premier, speaking to your correspondent to-night, said that a reference to the proceedings of the Colonial Conference would show that Hon. Thomas Playford, who represented South Australia at the conference here, frankly avowed his colony's opposition to the project. The reason, therefore, was easily understood. West and South Australia were intimately bound up with the Eastern Extension Company's system. Hundreds of miles of that company's line traversed those colonies, and they had a direct interest in seeing that the telegraphic business was kept up through their territories. He believed that by united action on the part of the Governments of Great Britain, Canada, Queensland, New South Wales, Victoria and New Zealand the desired end could be attained, and he hoped that within a very short period the cable would be in operation.

The Work of the Constance.

The customs cruiser Constance has done excellent work in the St. Lawrence and the Gulf, where three smugglers were captured and contraband to the value of nearly $20,000 secured. A very close patrol of the Gulf was instituted.

Good Fishing in Lake Huron.

Overseer Pollock, in charge of the Lake Huron fisheries division, reports to the Fisheries Department that there have been excellent catches of fish in the lake this fall. He states, moreover, that the law is being well observed.

Customs Appraisers Conclude Work.

The Board of Customs completed its labors to-day. Chief Inspector McMichael and T. F. Blackwood, hardware appraiser, left for Toronto to-night. Appraiser Thomson of Hamilton, leaves for home to-morrow.

THE BALD-HEADED ROW

All Wear Dineen's New York and London Hats, Umbrellas, Waterproofs.

Whatever the weather, Dineen can sell hats on Saturday. It is after all a most appropriate day to buy, because the hat counts so much in your appearance, whether wanted for Saturday's amusements or Sunday's church going. The store we are writing about is the largest of its kind in Canada, a fact which is not disputed; surely it is the place to go. There are separate departments for men's silk hats, stiff hats, soft crush hats, fedoras, tweed caps and children's hats all on the first floor. Look over the stock and you will be convinced that there is enough to fill half a dozen hat stores. Then, too, it must be remembered that Dineens' are agents for the two representative English and American makers, Henry Heath and Dunlap. They lead the styles and are imitated by other makers. Dineens' best felt hats are $4 and $5, and the hat that the trade demands is their own special make on Dunlap and Heath blocks. These they guarantee at $2.50 and $3. However, you can be suited with any price from $1 to $5. Although the cheaper grades do not give the same return for the money as the others. Their $2.50 and $3 fedoras they recommend as unbeatable in England, the home of the fedora. To-day is a good day to bring the children down and see the novelties for that age. There are still a number of those English waterproof sample coats left, at a little less than half price. Gentlemen should see, too, the stock of silk umbrellas. Ladies, when you bring the children down, ask for neck ruffs: mink, $2, $2.50 and $3; Columbia sable, $3; grey lamb, $3.25; electric seal, $3 and Alaska sable, $8. King and Yonge.

The "SLATER" Waterproof Shoe has the health-giving Dolge hygienic felt innersole.

A Systematic Store.

The T. Eaton Co. make a very tasteful window show on their main front on Yonge-street. One section is given up to millinery, another to dress goods, a third to fancy goods and crockery, a fourth to mantles and coats. The big store is doing a bigger business than ever, the management never relaxing in the effort to meet the views of the public in the matter of quality and price. And the bigger this model store becomes the more is it systematized. There is an absence of rush and of splurge, but there is a great deal of organization, of management and of regard for the views of the purchasing community.

Go to Harris for good quality, the latest style and the most perfect fitting sealskin mantles, the manufacturing furrier who always gives satisfaction. 71 King-street west upstairs.

Another Big Success.

Max O'Rell's latest lecture "The Happiest People in the World," is said to be better than any he has yet given. He lectures in the Massey Hall Dec. 2nd. The subscribers' list opens at Nordheimer's Monday morning.

Cook's Turkish Baths, 202-204 King west

To remove bad breath from catarrh, bad teeth, etc., use Odoroma.

Cook's Baths. Open all night. 204 King w

HE WON'T CATCH THEM AGAIN

CHRISTIAN (Farmer): "Do y' know him?"
HOPEFUL (Workman): "Sure! The same old Giant Despair who had us pilgrims in his clutches 17 years ago."

ANOTHER FIRE AT SIMPSON'S.

Blaze in the Big Departmental Store Caused by the Awning Being Fired by Electric Wires.

Mr. Robert Simpson's store last night narrowly escaped a repetition of the disastrous conflagration of March last. In this case the fire was clearly caused by the defective insulation of the wires running along the cornice above the window and supplying the arc lights in front of them. Night watchman Burrows at 11.15 saw the woodwork and part of the awning ablaze and at once rang in an alarm. In a few minutes the thoroughfare was was crowded with fire apparatus. By this time the cornice and awning were burning brightly. A long interval passed before the wire causing the blaze could be found and cut; and this having been done it was easily extinguished. The loss is to the upper part of the shop front and the awning and amounts to about $30.

Other Fires.

A fire occurred at the residence of Mrs. Lellis, 334 King-street west, last night and caused $200 damage to the building and furniture. J. E. Verral owns the premises. Cause unknown.

Children playing with matches set fire to curtains at 33 Yorkville-avenue yesterday afternoon. Damage $25.

At 4.50 p.m. a shed at Close-avenue and King-street caught fire from some unknown cause. Damage small.

PRINCIPAL GRANT AND CHRISTIAN SCIENTISTS.

A Curious Combination That Will Arrest Immediate Attention.

But the combination is only in The Week, in this week's issue of which Principal Grant takes that journal to task for its now famous article, "Delenda est Carthago," which, the Principal says, is all fudge. "Diogenes" tells in lively style the latest he has learned respecting the so-called Christian Scientists, and reproduces a ludicrous letter received from one of the chief Toronto "healers." Sir Henry Irving and Miss Ellen Terry are discussed and described from the point of view of a fellow-actor. This number of The Week, which can be had at McKenna's Bookstore, 80 Yonge-street, also contains an able article on "The School of Ritschl," by Rev. Herbert Symonds, whilst Mr. Oliver Howland, M.L.A., writes of the Canadian Historical Exhibition of 1897.

Visit Roberts' Art Galleries. Entirely remodelled in a most artistic manner. Special display of Fine Pictures just Imported. 79 King-st. west.

Families requiring choice butter in packages for winter use will do well to see our stock. We will sell you crocks, pails or tubs, extra quality, at our regular wholesale prices, which are always the lowest. See our stock. John H. Skeans, Wholesale Butter Dealer, 78 Colborne-street.

Fetherstonhaugh & Co., patent solicitors and experts. Bank Commerce Building, Toronto

At the Corner of King and Yonge.

The following desirable rooms in The World Building are to let:

First floor in old building on Yonge-street, 25x40.

Second floor, immediately over the above, in old building, 25x40.

These premises are at the immediate corner of Yonge and King-streets and are very desirable. Moderate rental.

Cook's Turkish Baths. 202-204 King w.

Now is the Time 136

To use Cerol High Polish Waterproof Dressing on your shoes. Price 15c.

Persons afflicted with stammering should call at the Ontario Institute, 76-78 Bond. Consultation and circulars free.

Cool With Rain or Sleet.

Minimum and maximum temperatures: Calgary, 32—54; Qu'Appelle, 2—20; Winnipeg, 18—28; Port Arthur, 22—34; Toronto, 42—56; Montreal, 44—62; Quebec, 38—50; Halifax, 44—60.

PROBS: North and west winds; unsettled and cool, with rain or sleet.

Silk Hats Remodelled—11 Adelaide West.

The World and The Mail.

Berlin Telegraph: The Mail and Empire—whether to gain cash or avert disaster is an open question—has begun to issue a one-cent second edition at 7 a.m., with the deliberately avowed intention of killing The World. The Mail and Empire has undertaken a big contract, for, truth to tell, there are four times as many Worlds sold in this city as of all the other dailies combined.

Opposite Sides to Rake in Everything.

Kincardine Review: The Conservative party got the worst of the deal when The Mail and the Empire amalgamated. The new Mail and Empire is but the old Mail. Of course, it advocates Conservatism, but its advocacy of Conservatism does not help Conservatism. The Evening News is owned by the same men and managed by the same family as The Mail and Empire. On every question of importance they take opposite sides, and so rake in something from all parties to the common fund. When these peculiar business dealings are attacked The News does the dirty work for the combination. If the business men of Toronto can stomach such a hypocritical combination they deserve it all.

Truth Hits Hard.

Wiarton Canadian: That was an able-bodied roasting which The World gave The Mail and Empire last week. It there hadn't been so much truth in it the shots would not have hit so hard.

Turkish Baths $1. Pember's. 127-129 Yonge. Tel. 2275.

Always Use Radnor Water.

The city water is still impure and should be boiled before drinking. Our citizens need not go to this trouble when they can get the purest water, "Radnor," from their grocers or wine merchants. For blending purposes the well-known firm of Hiram Walker & Sons, Ltd., Walkerville, write: "Personally we like Radnor very much and we shall take great pleasure in sounding its praises whenever opportunity offers. We are using it quite extensively in our sample room, and in that way trust to be able in some slight measure to contribute to its success." Mr. Philip Todd, agent for the celebrated Lagavulin Distillery of Glasgow, Scotland, also writes us under to-day's date that he has not yet found any water to blend so perfectly with wines or liquors as "Radnor." Ask for Radnor, Empress of Waters.

Good comfortable rooms for the winter at reduced rates in the Richardson House.

Chrysanthemums.

The Queen of Autumn reigns supreme during this month and may be seen in all their glorious beauty at Dunlop's salesroom, King and Yonge-streets, or the conservatories, corner Bloor and McKenzie-avenue, where visitors are always welcome.

The "SLATER" Shoe can be purchased only at Guinane Bros.' stores, 214 Yonge-st. and 89 King-st. west.

Clarets, Clarets, Clarets.

Medoc, $3 per case quarts; Bon Bourgeois, $3.50; Montferrand, $4.50; St. Estiphe, $5; St. Julien Superior, $6. No such value has ever before been offered in Canada. Wm. Mara, 79 Yonge-street, Toronto. Outside orders solicited.

Kleiser—Nov. 22—Kleiser.

DEATHS.

DUNCAN—Nov. 8, at Highland Creek, Elizabeth, beloved wife of the late John Duncan, aged 84 years and 11 months. Funeral Monday, 11th, at 2 o'clock.

M'CARTHY—On Nov. 7, 1895, at 283 Main-street west, Hamilton, of heart disease and dropsy, Mrs. D. McCarthy, wife of D. McCarthy, storekeeper for Asylum for Insane, Hamilton, aged 47 years. Funeral at 3 p.m. Sunday to St. Joseph's Church, thence to Holy Sepulchre Cemetery. Friends and acquaintances please accept this intimation.

Try Watson's Cough Drops 246

Monuments.

See our designs and prices before purchasing elsewhere. We are manufacturers. D. McIntosh & Sons, office and showroom, 524 Yonge-street, opposite Maitland-street. Works, Yonge-street, Deer Park. 146

CHANGING THE WEIGHT

The Ponderous Irons Not Too Much for the Hyams Twins.

A LITTLE DRAMATIC BY-PLAY.

Dallas Hyams Shown to the Jury to be a Weakling.

Expressman Fox Makes Some Most Important Disclosures to the Crown Prosecutor—The Prisoners Were Accustomed to "Monkey" With the Elevator and Weights—The Undertaker's Assistant Tells of the Injuries to the Deceased Young Man.

The fourth day of the Hyams murder trial was not productive of much that was new or much that was particularly interesting to the spectators, but it succeeded in disposing of the testimony of Expressman Fox, which, while practically free from sensationalisms, was of the utmost importance, and that of Walter Davenport, an assistant of Undertaker Humphrey at the time of the killing of Willie Wells, who gave some important testimony concerning the wounds on the head and face of the dead boy.

Mr. Fox appeared to be somewhat in the nature of an unwilling witness for the Crown. It was apparent during the nearly nine hours that he was on the stand that he disliked making statements that would tend to injure the cause of the defendants, but it cannot, in truth, be said that he withheld any information when called upon to testify on certain matters. In the hands of Mr. Osler yesterday afternoon in redirect examination, the big expressman told many things that tended to offset the favorable impression he had made for the defence, while under a thorough cross-examination by Mr. Lount, senior counsel for the twins. On the whole it would appear that the Crown had found rather a good witness in Mr. Fox.

The Dramatic Defence.

Despite the dulness of yesterday's proceedings, there was a goodly attendance of spectators in the court room throughout the day, the afternoon coming in for the lion's share of the crowds. As usual in murder trials of more than passing moment, the ladies are taking a decided interest in the progress of the suit against the natty little twins, and yesterday afternoon there were no less than 30 representatives of Toronto's femininity in the court room; some in the gallery, others in the body of the room, while a few found seats within the railings.

The morning session afforded to the spectators the only really dramatic scene that has occurred during the present trial. It came immediately after Expressman Fox had testified that only a big strong man would be able to dislodge the ponderous weight of the elevator, should it become caught in the course of its travels up and down the weight shaft. Mr. Lount called upon Dallas Hyams to take up his position alongside of the burly Fox, immediately in front of and facing the jury box. As the little man, pale and serious, stepped out of the dock, the cynosure of all eyes, and stood up unflinchingly within arm's length of the twelve men who are so shortly to take his life into their hands; a death-like silence stole over the room and probably not a breath was drawn until the trim little prisoner had rejoined his brother in the dock. It was quite a coup on the part of the defence, but its effect was probably greatly reduced when, later in the day, Mr. Fox admitted to the crown prosecutor that the brothers had frequently taken off and changed the elevator weights in his presence.

His Lordship After Longer Sessions.

Two or three times during the progress of the present trial His Lordship has suggested that the daily sessions are far too short and that too much time will be taken up in the completion of the case under the present schedule, and now it is proposed to extend the hour of closing until 6 p.m., while a little later another hour can be gained by commencing proceedings at 9 o'clock in the morning. On this matter the counsel engaged upon the case are not a unit; the majority of them are disposed to object to the innovation on the ground that the strain upon them is great enough as it is and they fear that full justice cannot be done either the crown or the defence if the legal representatives are overworked. Then again the jurymen are entitled to a great deal of consideration in the premises. The majority of them are farmers who spend but little of their time in doors and not one of the entire twelve is engaged in any vocation which does not call for decided physical activity. To keep these gentlemen cramped up in an uncomfortable position in a dingy little room full of most anything but the freshest of air might result disastrously long before the end of the trial shall have been reached. A prominent physician of this city stated to The World last night that, from a medical standpoint it would be injudicious to expose the jurymen to such a risk and he believed that shorter hours would result in clearer minds and a more intelligent result at the hands of the jury. Of course, it is conceded that His Lordship desires only to expedite matters and will take only such steps as may seem to him to be fitting and proper under the circumstances.

Mr. Fox Surprised Them All.

Expressman Fox was on time when court opened yesterday morning. It was the first time during the progress of the trial that Mr. Fox had been visible to the naked eye when he was wanted and his promptness yesterday morning so surprised the attachees of the court that the court crier forgot to observe the customary opening ceremonies and the examination of the witness had been in progress some minutes before the omission was noticed by the court. The wheels were turned back, the court was properly declared opened, all proceedings were erased and the cross-examination of Fox again taken up at the beginning.

What Harry Had Said.

Witness said when he first visited the warehouse on the morning of Jan. 16, 1893, he had expressed his intention of going down stairs to see the body. Harry said, "Don't go down there till the coroner comes," but witness replied, "I don't see what harm can come of me looking at the body, and I am going down anyway." Don't remember whether Harry requested him to telephone for the coroner before he went down into the cellar or after he had come up again to the office floor. Remember Harry saying it was an awful accident and couldn't tell how it had happened. Willie had presumably been doing something to the elevator and that the weight had killed him. Remembered testifying at the last assizes that Harry told him that when he ran to the scene of the accident he found