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SIXTEENTH YEAR — FRIDAY MORNING MARCH 15 1895. — ONE CENT.

THE EVIDENCE ALL IN.

The St. Thomas Case May Go To the Jury To-Day.

DEFENCE CONFIDENT OF ACQUITTAL

Addresses of Counsel Commence This Morning.

Additional Medical Evidence Put In By the Defence—Also Testimony That the Tree Did Not Fall As Calculated—Peculiar Remark Made By the Dead Man's Father—Evidence in Rebuttal—A Summary of the Case.

St. Thomas, Ont., March 14.—The eighth day of the Hendershott murder trial witnessed the conclusion of the case, in so far as the evidence is concerned, and the head of the dead man was not viewed by the jury.

To-morrow the addresses of counsel will commence, and it is probable that the case will be given to the jury. The man who to-night thinks that a verdict of guilty will be returned against both prisoners would have as difficult a task to find any person in this city who agreed with him as had the wisest man of Athens with his lantern to find an honest man. It is not likely that the jury will be absent more than an hour or two in arriving at their decision.

Summary of the Crown's Case.

The trial may be summarized in a few words. Here is what the Crown has endeavored to establish in the case against Welter: That he was alone with Hendershott when he was killed; as against the claim that deceased was struck by the trunk of the falling tree that the wounds could not have been inflicted by a trunk of a tree; the Crown medical witnesses swear the wounds were inflicted with an ax; witnesses for defence admit that all could have been made with an ax; the blood-stained ax concealed in the woods with nicks on blade fitting into nicks on the tree, showing that it was used in felling the tree; the watch belonging to the dead man, which Welter claimed the former was running for when killed, found in Welter's possession after his arrest, and he acccuited for it by stating that he had bought it from a stranger; the blood scattered for a considerable distance in the woods, in a pool of water and on the ax, bearing characteristics of human blood.

In the case against Hendershott the Crown's case is that he placed $11,000 insurance on the boy's life, paid the premiums, and was sole beneficiary; that he stated that he intended to place insurance on a number of people's lives and would get rid of one of them; that he said deceased wanted to break a colt for him, and if he broke the colt the colt would break his neck; that he admitted going to the woods with his nephew on the morning of the tragedy and showing him the tree to cut; that he indicated how his nephew was killed before he knew who it was that was dead; that he said there were two axes in the woods, and handed one to the authorities saying it was the missing one three days before the bloodstained ax was found, and that the bloodstained ax was owned by Hendershott.

The Case For the Defence.

The claims of the defence are that the tree turned in falling and did not fall where calculated; that the limbs of the tree struck the ground ten feet before the tree; that Hendershott was struck by the branches and thrown under the tree, and the trunk then struck deceased, inflicting the blow on the top of the head which caused death, and that neither the ax nor any other weapon was used.

Welter Danced a Jig in His Cell.

The court room was again crowded with ladies to-day. The prisoners wore a jaunty air, and are evidently congratulating themselves on the fact that the Crown missed some important points in the case. Welter actually danced a jig in his cell at the conclusion of the Crown's case.

The defence introduced a little additional medical evidence to-day, Dr. Mason of St. Thomas, Dr. Henry Going of Windsor and Dr. Waugh of London testified that they believed the wounds could have been caused by the branches of a tree, but they admitted that an ax might also have produced them.

A.M.McIntyre of Dutton,M.Campbell of Lawrence Station, George Holmes of Toronto and other witnesses deposed that they thought the tree had twisted in falling and alighted in a different spot from that calculated. John C. Long, the St. Thomas architect examined yesterday, was recalled and exhibited a model of the tree, but as it had been constructed from statements made to him as to the relative position of the branches and the knot, and several witnesses swore that in consequence it was not accurate, it had little bearing on the case.

Denied the Blood on Welter's Face.

Mrs. Welter, aunt of the younger prisoner and wife of Charles P. Welter, to whose house William Welter went first with the news of Hendershott's death, was then called. She denied that there was any blood on his face or clothing. John Hendershott called at her place about 10 o'clock on the morning of the tragedy, and then left with his daughter for Eden. To Mr. Osler witness admitted that when Welter came to her place he said that Hendershott was killed by a tree falling upon his head, that it had crushed his head into the ground.

To discredit the story of David Hendershott, the victim's father, that Welter told him of the insurance on his son's life while driving to St. Thomas the day after the tragedy, Hugh McAlpine was called. He swore that he told Hendershott of the $6000 policy after their arrival in St. Thomas, and Hendershott appeared surprised.

"If I Can't Get the Insurance John Won't."

John Ketchabaw, brother-in-law of the prisoner John Hendershott, related a number of remarks, which he alleged had been made to him by David Hendershott. The most important of these were: "If I can't get the insurance, John will not, I will send him down. Mrs. Smuck will not swear to the story she first told. I have seen her." This story, which witness also heard Mrs. Smuck tell, was that she saw Welter and Hendershott in the woods laughing and cutting up, that she looked around and saw them both running, soon afterwards she heard a tree fall, and, on going a little further, saw Welter running in the direction of Charles Welter's. Mrs. Smuck swore yesterday that all she observed was two men whom she did not recognize standing in the woods after a tree had fallen.

Rose Hendershott, the youngest daughter of John Hendershott, is a little damsel of 12, and gives evidence of developing into as finely-formed and comely-faced a young woman as her sister Lily. She corroborated the story of Lily and Mrs. Charles Welter as to the length of time John Hendershott remained at Mrs. Welter's the morning of the tragedy, and also as to the arrival of William Welter at the house in the afternoon. She did not see any blood on his face.

Sylvester Swisher said he heard David Hendershott say in the woods before the ax was found, "There is an ax missing; I know where it is; it will turn up at the proper time."

Lily Hendershott was recalled. She had removed her veil, and a little color came into her face, which was more hopeful looking than for days.

Here the defence closed its case.

Evidence in Rebuttal.

In rebuttal, Dr. Lawrence testified that the fibrous substance which Dr. Van Buskirk found in a wound on the head of the dead man was the thread of an undertaker's stitch. He also said that the doctor had told him, after hearing his report of the post-mortem, that things looked very suspicious.

To controvert the branch theory of the defence, Edward Wardell, Richard Curtis and Richard Saunders were called. These witnesses removed the dead man from under the tree. The knot was eight feet from where the branch was attached to the tree. The top of the branch was fully four feet from the feet of the body and a greater distance from the head. The branch was six inches from the ground, where it projected from the tree and extended upwards. The branch could not have touched the body at all where it lay. There were no roots or snags under the body. Sanders swore that the two sections of the branch produced by the defence had been shortened by some one.

The man who owned the white horse which was buried in a field adjoining the woods, and from which the defence claimed the blood came, was then put in the box. He is Philip Hornby of London. He swore that he left the horse with Hendershott for pasturage. The prisoner had a right to shoot it. Then the man who shot the white horse, Edward Bowlby, was called. The deed was done on Thanksgiving day.

And the great case came to an end so far as the evidence is concerned.

The Begin Murder Trial Ended.

Sherbrooke, P.Q., March 14.—The Begin murder trial was concluded to-day, the jury returning a verdict of not guilty.

WILL DO AN INSURANCE BUSINESS.

The Patrons Decide To Add Another Branch To Their Interests—Lecturers Appointed.

The Patrons yesterday decided to unite commercial interests with politics, and add insurance to the manifold objects of their organization. A committee was appointed to formulate a safe and feasible scheme of life insurance and fire insurance for its members. This will involve a charter for the order, putting it on the same basis as the Foresters and other secret societies.

Twenty-five grand lecturers are to be appointed, to be continually at the call of candidates and others requiring their services. It was also recommended that county lecturers be elected by the various lodges of the province.

At night a joint meeting of the Grand Association and the Patron members was held. Leader Haycock and others delivered addresses. A large number of the Trades and Labor Council were also in attendance.

North Hastings Conservatives

Madoc, Ont., March 14.—The Conservative convention for North Hastings was held this afternoon. John Caskey, farmer, was the choice of the convention. A. W. Carscallen is the sitting member. Telegrams were read from the Premier regretting Sir Charles Tupper's absence, through illness; also from Dr. Montague, regretting his inability to be present. N. B. Falkiner, barrister of Belleville; the Hon. A. R. Dickey, W. B. Northrup, M.P., spoke at the evening meeting.

Snider in North Waterloo

Elmira, Ont., March 14.—The Reform convention for North Waterloo met here this afternoon. I. E. Bowman, the present member, declined to stand, and E. W. B. Snider, ex-M.L.A. for this riding, was nominated.

To give our patrons who cannot attend our Fire Sale during the day a chance we will remain open Friday and Saturday evenings until 10 o'clock. Bonner's.

SOMEWHAT COOL!

There Will Be Plenty of Chilly Weather For Two Months.

There will be plenty of chilly weather for two months.

This cold snap, while it may not prove the most severe of the season, will have a tendency to make those who don't wear furs wish they had them.

And those who wish for furs may easily obtain them, for at Dineen's the low prices of the sacrifice sale still continue, although it has been found necessary to resume manufacturing in order to keep anything like an assortment in stock.

The new goods—nothing more fashionable to be had—will be sold at sacrifice prices. Remember that.

Capes and jackets may be worn for fully two months yet. For the greater part of that time they will be a necessity. There will never be a better opportunity than the present for the purchase of stylish furs at low prices.

Dineen's—the best hats and furs—King and Yonge.

The President of the Board of Health of New York recommends Adams' Pepsin Tutti Frutti for indigestion. Beware of fraudulent imitations.

NIPISSING COUNTY TOWN.

North Bay Captures the Honor On the Vote

North Bay, Ont. March 14.—Voting took place in Nipissing District to-day on the selection of a county seat. North Bay, Mattawa and Sturgeon Falls were the towns named for the honor. North Bay has 167 majority, with three or four places to hear from, which will probably increase the majority in favor of North Bay.

Sale of Quinn's stock by Hope Bros. & Patterson on Saturday.

The Route Changed.

By one of the big Atlantic liners came a consignment of drygoods to a large retail store in St. Thomas. When the goods were bought the firm was considered all right; since then, however, they have been in difficulty. The goods were held here and sold to McKendry & Co., the Yonge-street merchants, at 75 cents on the dollar. 135

'Salada" is the King of all Teas

Japanese Steamer Under British Surveillance.

London, March 14.—The name of the steamer which is lying at Gravesend under surveillance of the gunboat Bustard, in order to prevent her leaving British waters, is ascertained to be the Diogenes. She was built in Southampton in 1882, and three months ago was chartered by the Argentine Government, but for some reason she did not sail for that country. She is supposed to have been chartered or purchased by Japan.

"Salada" Tea is sold in lead packets only

Dunlop's King-street window to-day will have a special attraction, an Azalea plant, covered with hundreds of blooms. Lovers of this beautiful flower should not miss seeing them. Prices reasonable.

DIRECT LINE TO NEW ZEALAND

PROPOSED RE-ARRANGEMENT OF THE AUSTRALASIAN SERVICE.

Mr. Angers' Concise and Conclusive Arguments Why Britain Should Raise the Embargo On Canadian Cattle — The House Being Prepared For a Session—A Shipment of Winter-Made Butter.

Ottawa, March 14.—The Department of Trade and Commerce has been advised of negotiations for a proposed rearrangement of the direct Australasian steamship service. The New Zealand Government has received an offer from Huddart, Parker & Co. to run a fast connecting steamer between Fiji and Auckland or Wellington. The matter was considered by the Government, and it was thought better to have direct steamers themselves, if possible, to touch at Auckland or Wellington, at the option of the contractors and the Postmaster-General of New South Wales was asked if that colony would be agreeable to allow the steamers to come on to New Zealand. The Government of that colony is in favor of establishing a direct mail service via Vancouver, alternating every fortnight with the San Francisco service. In negotiating for a connecting service it was contemplated to include Samoa as well as Fiji. Messrs. Huddart, Parker & Co. have offered to build a special fast steamer to connect at Fiji for a subsidy of £10,000. The negotiations are still progressing.

Rescued in Mid-Ocean.

Representations have been made to the Government respecting the brave conduct of the officers and crew of the British steamship Iran, Capt. Jennings, who rescued the crew of the U.S. brigantine Prussian in mid-Atlantic on Feb. 12. The brigantine encountered heavy weather and became dismantled, losing her rudder, and the crew were compelled to abandon her when 500 miles from Philadelphia.

An Able Reply To Mr. Gardner Re Pleuro.

The Minister of Agriculture has been closely following up the controversy with the Imperial Board of Agriculture in reference to the scheduling of Canadian cattle. Further evidence of experts is to hand, and this has been embodied in an able report, which has just gone forward to the Colonial Office.

Summarized, the report says: 1. That a disease which appears from lesions in the lungs to have a particular type alleged by the Board of Agriculture to be pleuro-pneumonia has been found in the case of about a dozen animals out of 193,860 slaughtered at the port of landing since the fall of 1892; and it may be added out of a total of 1,393,589 meat cattle shipped from Canada since 1880. 2. That persistent and reiterated demands by the Board of Agriculture of the Canadian Government to furnish further information of such disease, based on expert examination of lungs after the slaughter of the animals, cannot be complied with for the reason that such disease cannot be found in Canada, notwithstanding diligent and repeated veterinary search, this fact leading to the confident belief that it does not exist in Canada, and to the conclusion that it is absolutely impossible to furnish the board with any further information in relation to it by the discovery of cases in Canada.. 3. That lesions stated to have been found in the lungs of animals after landing in England or Scotland, after having been carried in some cases from the Northwest plains of Canada, near the base of the Rocky Mountains, a distance of between two and three thousand miles, to the seaport, subject during such carriage to detention, arising out of waiting for railway connections, the animals being sometimes confined for several days in the stockyards before embarkation, and necessarily packed in close compartments on shipboard, where, sometimes, despite the utmost care under the regulations they are in some weathers subject to insufficient ventilation and other forms of hardship, it being only after animals have endured such treatment that the lesions in question can be discovered. It follows, therefore, that further elucidation arising from expert enquiry, as asked for by the board, can only be obtained in the United Kingdom.

4. That such disease, moreover, being found in animals having their constitutions impaired by age, or hardship from confinement in traveling, has for these reasons been called by veterinary experts in Canada "transit pneumonia."

5. The inference of the Board that such disease, being bacterial or germ, must, therefore, have been contracted in Canada before embarkation, is not supported by evidence; on the contrary there is nothing to show that it might not be contracted in the conditions and time of transit stated.

6. That the weight of expert evidence as appears in the proceedings of the Board determined such disease to be of very recent origin, that is, within the period occupied by transit.

7. That there is nothing in present discoveries of bacteriological science to establish an inference of the Board and its officers that a bacterial or germ disease may not be developed during transit such as described.

8. That experience in Scotland and England in the same way as in Canada has shown such disease to be noncontagious from contact of Canadian animals in very large numbers spreading over many years. The contention in the Parkhill-Lindores case in 1892 that one Canadian animal communicated the disease in question is not supported by sufficient evidence in the face of strong improbability.

9. That in all the many thousands of Canadian animals slaughtered in the United Kingdom not a single case of old or encysted pleuro-pneumonia has been found, a condition which it is believed would be impossible if the disease, as alleged, prevailed in Canada.

10. That among 3085 sets of lungs of cattle slaughtered in the abattoirs in November last no case nor trace of the disease in question was discovered. It is believed that if such disease had prevailed in Canada some trace of it would have been found by the test.

11. The conclusion of the Board of Agriculture in their minute that such disaster exists in Canada, and that it is contagious pleuro-pneumonia of a special type, but not different in its "contagious and fatal effects" from the commonly accepted type known in Europe and elsewhere, is altogether irreconcilable with the fact that it cannot be at all found in Canada, and that it has never in any part of the Dominion been known; that no trace of it even has been, nor can be, discovered. This declaration is made after very earnest special search by veterinarians employed for that purpose by the Canadian Government.

12. That the continuing of the restrictive order requiring the slaughter of Canadian cattle at the port of arrival for the reason of the alleged presence of the disease of pleuro-pneumonia in Canada is not supported, and it is believed cannot be, by any proof of its existence.

If the Board of Agriculture should consider it advisable to send one or more veterinarians for any further elucidation of these facts on the authority of the persons employed by themselves, Mr. Angers advises that the offer made in 1892 be repeated, and that he be authorized to pay the expenses from his departmental appropriation applicable to such service.

Protection For Toronto Island.

The Engineering staff of the Public Works Department has prepared plans of proposed further protection works to Toronto Island, with the idea of placing a sum in the estimates at next session of Parliament. Mr. Coatsworth, M.P., was in town a few weeks ago, and strongly urged the Government to do something during the coming season. It is probable that a series of groins will be built on the lake shore of the Island and at right angles to the shore.

Lively Experience With Dynamite.

A number of shantymen, employed by Mr. George Frazer, on Magnassippi, had a lively experience on Sunday night. A box of sawdust took fire through a match being carelessly dropped into it. In a moment the shanty, in which there were 80 men, took fire. The foreman, William Gendron, jumping from his bunk, seized the burning box and attempted to get out of the door, which was blocked by the excited men. Before egress could be had, four men, Pepin, Desrosiers, Legault and Leon Landrian, all of Ottawa, were fearfully burned. Two were sent to Water-street Hospital.

Notes.

Sir Charles Tupper remained at home to-day nursing his cold.

Hon. J. F. Wood, Hon. T. M. Daly and Solicitor-General Curran have returned to the city.

Hon. A. R. Dickey is attending the North Hastings convention at Madoc to-day.

Mr. Harry Woodland of Toronto, organist of Broadway Tabernacle, has been appointed organist for the Dominion Methodist Church of this city.

The employes of the Pontiac Pacific Junction Railway, who have not received any pay for some weeks, are to be paid up in full right away.

Mr. Shaughnessy, vice-president of the C.P.R., was in the city to-day.

Mr. Cockburn, M.P., was in town today.

Argument before the Supreme Court in the Rideau Canal case was proceeded with this morning and occupied the attention of the court all day. Argument was not concluded at 4 o'clock.

The Finance Committee of the Ottawa corporation opened tenders for $300,000 worth of twenty year 4 per cent. debentures. Eighteen offers were submitted. Half the amount goes to Wm. McKay, Ottawa, at 2 1-2 per cent. premium, the remainder to be offered to the Bank of Commerce, Toronto, for 1 1-2 per cent. premium.

The Italians of the city had a very creditable procession to-night, on the occasion of the 51st anniversary of King Humbert's birthday.

The Department of Railways and Canals has awarded the contract for a new swing bridge over the Rideau Canal at Wellington, near Jones' Locks, to the Canada Bridge and Iron Company.

The Department of Agriculture is advised of the forwarding of one shipment of winter-made butter to England, amounting to 4200 pounds, under the system of Government advances to farmers and dairymen, as outlined some time ago.

The Public Works Department have a staff of men engaged in putting the House of Commons Chamber in order, preparatory to a session of Parliament, whenever it may come.

The recent visit to Toronto of Mr. Schreiber, Deputy Minister of Railways and Canals, was to see the Ontario Government with reference to securing a piece of land at the Sault, which is needed for purposes of the new canal.

Look out for the Fire Sale at Bonner's, cor. Yonge and Queen-streets. Shirts that sold for 75c and $1 now 35c. Open Friday and Saturday evenings.

WRECK ON THE C.P.R.

An Express Engine Ditched Near Caledon—The Passengers Shaken Up.

The C. P. R. regular express which left Owen Sound at 5.45 a.m. yesterday was derailed three miles north of Caledon, owing to the engine jumping the track. The train was ditched and the engine completely wrecked, also the front end of the express car. There were about 60 passengers on board, who had a miraculous escape. Beyond a shaking up they received no other injuries. Among those on board were: R. G. Davidson, traveler for Rice Lewis & Son; J. D. Walker, traveler for Warren Bros. & Boomer, and Mr. C. Munroe and others of Toronto. The engineer, William Childs, and his fireman had a very narrow escape, it being necessary for the passengers to break the windows of the engine cab and pull the two men out. Conductor Hassard was in charge of the train. The passengers were taken to Melville Junction and from there were brought to Toronto via Streetsville.

Sale of Quinn's stock by Hope Bros. & Patterson on Saturday.

A Good Thing in Any Case.

A Mexican paper is authority for the following paragraph:

"'The safest place in the world' is the cabin of an ocean steamer. In 1892 there were 650,000,000 passengers by steamships, of whom 240 people were lost, or one in every 2,708,333. The fatalities on railways were much higher. Out of 530,000,000 passengers carried, 293 were killed. Sea-going is safer than railways or any form of vehicular travel, and also than pedestrian locomotion in great cities."

In view of the recent terrible disasters at sea, some people might seriously doubt the truth of the above statement. Of one thing, however, there cannot be a shadow of doubt, and that is: on land or sea it is wise to carry a policy of Life Insurance, so that if anything does happen in the way of an accident, your family, at least, will not be unprovided for.

Talk with an agent of the Mutual Life Insurance Company of New York, or write Henry K. Merritt, manager, 31, 32, 33 Bank of Commerce Building, Toronto.

Sale of Quinn's stock by Hope Bros. & Patterson on Saturday.

Turkish baths, bed for all night bather.

Invalids Read This.

By the use of Almoxia Wine the most delicate organs resume their regular action, the appetite returns, and food becomes tasteful to the palate. Sold by all druggists and wine merchants.

Sale of Quinn's stock by Hope Bros. & Patterson on Saturday.

Ties that sold at 50c now 10c and 15c at Bonner's great Fire Sale. Sale opens every morning at 10 o'clock.

A reduction in price of Gibbons' Toothache Gum to 10c, sold by all druggists.

Turkish baths, day and night, 204 King st

Cold Again.

There are more severe colds contracted while the weather is breaking than during the entire winter, and there is nothing better to have by you than a bottle of good Scotch whisky, such as Michie & Co. sell for one dollar.

Take the advice of the most eminent physicians in the world and use Adams' Tutti Frutti for indigestion. Refuse imitations.

"A LITTLE TOO EARLY YET"

SENSATIONAL EVIDENCE AT THE SIMPSON FIRE INQUEST.

Simpson's Ex Watchman Describes Where He Was That Night—His Testimony Contradicted By a Newsboy — The Holmes Co.'s Signal Record Books In Court—Electrical Experts To Be Called.

The Simpson fire inquest took a decidedly sensational turn last evening, when, after an hour of tame and uninteresting procedure, Joseph Gurofsky, an 18-year-old newsboy, entered the witness box to tell what he knew of the fire. At the first sitting of the inquest McKee and Farley denied having seen one another the night of the fire until 12.30, but a witness was produced last night who places them in conversation in Queen-street at 11.05. McKee and Sprott also denied having met until after the fire occurred, but if Gurofsky's evidence be true, and he gave it in a manner indicative of veracity, they stood at Simpson's Queen-street entrance soon after 10 o'clock, and in company with a third man conversed for about 10 minutes. Gurofsky states further that he overheard McKee say to the third man, at about 12 o'clock that "It is too early yet."

Gurofsky first told his story to Detectives Burrows and Slemin, but could not give the names of any of the three men, except that of McKee. He was subpoenaed to appear as a witness last evening, as was Watchman Sprott.

When Gurofsky entered the court room his eye fell upon Sprott. He turned quickly on his heel, and rushing into the detectives' office told Detective Burrows that one of the other two men was sitting in the court room. The detective accompanied him back to the court,and he pointed out Sprott.

The Holmes' Co. give an emphatic contradiction to the story of Gurofsky, and will endeavor to show by their signal record books that Sprott was in Adelaide-street west at the time when Gurofsky claims to have seen him at Queen and Yonge-streets.

On behalf of the jury, Mr. Withrow last evening asked that electrical experts be called, and Crown Attorney Dewart replied that such was the Crown's intention.

Simpson's Ex-Watchman.

The first witness called was Joseph Sprott, who was engaged as night watchman during the fortnight between Jan. 30 and Feb. 14. A bottle of perfumery was missing in the store, and he was suspended. He resumed work for the Holmes Company on Feb. 18, and had charge of beat No. 2, lying within Simcoe, Adelaide, King and Bay-streets, for three nights, including the Saturday and the Sunday of the fire. He did not leave his beat the night of the fire until after he saw the fire. He was not north of the north side of Adelaide-street at all that evening until after the fire started.

The witness admitted having a fairly good knowledge of the lay of the interior of the Simpson building. His duties called him into the basement and boiler-room two or three times during the course of a night. He knew Farley but did not see him the night of the fire, neither did he see Alexander McKee. The origin of the fire had not been the subject of a conversation between himself and McKee. He first saw the fire from the top story of the Truth building, which he entered at 12 ffrs. He was about 1.07 when he saw the fire. In answer to a juryman, he said he heard no alarm before he entered the building.

The Wires in the Packing Room.

W. B. Anderson had charge of the packing room in Simpson's warehouse. He left the room at 10 p.m. The basement was lighted with both gas and incandescent lights. When he left the packing room it contained some empty barrels and a quantity of straw. He never saw a piece of cotton-waste in the packing-room. The Holmes Company wires, a wire to run the electric motor, and incandescent and arc light wires entered the building from different directions. The electric motor was set on a bracket in the northwest corner of the room. It had been in use during Saturday forenoon.

Saw Three Men In Conversation.

S. H Wheeler, foreman of the Toronto Electric Light Company, passed the Simpson building about 10.20 p.m. the night of the fire. He switched off the company's lights in the building. There were about 40 of these lights in the Simpson building. Their wires entered the building through a skylight to the south of the new structure. They were sufficiently insulated to negatively prevent a fire. He passed the Simpson store again about 11.05. As he came opposite Knox Church he saw William Farley with a broom running towards Knox Church. He saw two other men standing near the Simpson building against the Knox church fence. Farley was carrying a broom like one of the men, whom he thought to be McKee. The third man he did not know.

The witness had inspected all the wires in the Simpson structure and would not think there was the slightest danger of fire from them. In his experience of ten years he had yet to learn of a fire being caused by electric wires used for operating elevators.

Abraham Phenix, porter in the Simpson building,l eft at 10 p.m. Saturday. He went down Yonge-street and returned about 10.30. At that hour he saw Farley standing at the Queen-street entrance. Farley was sober at that hour.

It's too Early Yet.

Joseph Gurofsky, 56 Nelson-street,was selling papers at Jamieson's corner,and about 10 o'clock he was called over near Simpson's Queen-street entrance. He saw three men in conversation near there. He watched the men for some time,when one of them, whom he positively identified as Sprott, left. The other two whom he described, one being about 5 feet 6 inches, with a heavy black mustache and beard, the other being about 5 feet 10 inches in height, with a fair mustache, walked up and down before the building for nearly two hours. About 12 o'clock they turned down Yonge-street, passing quite close to the witness. As they passed the witness heard one of them say: "It is a little too early yet." One of these he was positive was McKee, the watchman.

Positive He Saw Sprott.

A. M. Grier, who appeared in defence of the Holmes' Co., took the witness in hand and endeavored to get him to admit that possibly he did not see Sprott there.

"It might have been his brother, might it not?" said Mr. Grier. "I never saw his brother," returned the witness.

"There might be somebody who looks a great deal like Sprott."

"Not enough to make me think I was mistaken."

The latest hour he saw these men was between 12 and 12.05. It was on this occasion he heard the remark made about the hour being too early.

A Ruse That Failed.

Mr. Grier put up a ruse to deceive the witness and destroy the force of his evidence. Sprott had during the recital of Gurofsky's evidence been sitting behind the press table. Unnoticed by the witness, Sprott's brother, superintendent of the Holmes Company, exchanged places with him. Mr. Grier then led the witness through a series of questions, ending with, "And that is the man sitting there, is it?" "Yes, that's him," said the witness, turning quickly round. "Oh, no, it is not!" as he instantly saw the trap which had been laid. Instead of weakening his testimony, the incident only served to add force to it.

Sprott's Denial.

Sprott was then recalled and emphatically denied Gurofsky's story. He stated that at the hour when Gurofsky says he saw him at the Simpson building he was in the Truth building.

Louis Rosenthal, manufacturing jeweler, spent the evening preceding the fire at Richmond Chambers. He passed the Simpson building about 12 o'clock. As he reached the northwest corner of the building he heard a crashing of glass, which seemed to come from the Knox Church grounds, pretty well down Simpson building. He was positive it was not far enough south to be in the Christian Institute.

Samuel R. Milligan told a story of having seen a man carrying a watchman's lantern on the ground floor of the Simpson building and near the Queen-street entrance shortly before the fire broke out.

Tracing Sprott's Movements.

The books of the Holmes Company were sent for, and Clerk Anderson swore to the truth of their contents. The route which the Holmes Company claim that Sprott took on his 10 o'clock round was traced. Entries were read of six signals being sent in from The Truth building between 9.40, which was the first, and 10.09, the last. The books showed all boxes on the route to have been pulled in the usual order until after 1 o'clock, when Sprott says he left his beat and went to the fire.

The record showed that 21 minutes elapsed between the pulling of the alarm from Morrison's, shortly after 9 o'clock, and the first signal from The Truth building, at 9.40. Any person who had access to the buildings, and knew the location of the boxes, could send in the signals as well as could the man who had charge of the beat. No one else in the company, other than the patrolman, carried keys to these buildings.

When asked by Mr. Dewart as to whether he knew of any reports ever having been made out of signals received, when as a matter of fact the boxes had not been pulled by the patrolmen, the witness declared he had not. Boxes were sometimes placed in business houses, to be pulled by private watchmen as a check on these watchmen. No reports of these signals had ever been sent to business men when the boxes were not pulled.

The inquiry was further adjourned until Monday evening next.

White Shirts that sold at $1 and $1.25 now 65c at the great Fire Sale at Bonner's, cor Yonge and Queen-streets. Open Friday and Saturday evenings.

A Big Deal

Hope Bros. & Patterson have purchased Quinn's stock of men's furnishings, amounting to $13,500, at 50c on the dollar, and will commence a slaughter sale at 10 o'clock Saturday morning at Quinn's well-known stand, 115 King-street west. Hope Bros. & Patterson, purchasers.

'Salada" Ceylon Tea is delicious.

Hock California Rusling, 5 years old, $5.50 per dozen quarts. Wm. Mara, 79 Yonge-street, Toronto.

Sale of Quinn's stock by Hope Bros. & Patterson on Saturday.

Arlington Hotel.

This elegant, comfortable hotel offers every inducement to those desiring permanent winter accommodations.

Beaumont Jarvis, Architect and Superintendent. Traders Bk. Bldg., Toronto. Phone 2274

The Favorite Cheese.

Of imported cheese, prime English Stilton is undoubtedly the favorite, followed by Gorgonzola, Swiss and Roquefort. All these, of excellent quality, are shown just now in Michie & Co.'s window in King-street. MacLaren "Imperial," the perfection of Canadian cheese, is also shown.

Turkish baths, open all night, phone 1236

OMINOUS.

D'ALTON: Which one 's she goin' to let y' keep, Willy? WILFY (who has seen so many drowned), bitterly: None of 'em, I s'pose. She's got th' same old stone tied to th' basket agin, I see.

DESTROYED A $20,000 NOTE

WHICH WAS OBTAINED BY ALLEGED FALSE PRETENCES.

James O'Brien, Jr., of Montreal Arrested At the Instance of the Quebec Bank For Obtaining the Note By False Pretences—A Flurry On the Stock Exchange.

Montreal, March 14.—Considerable excitement was this afternoon caused in the Stock Exchange by the forced liquidation of telegraph, cable, and gas stocks held by the Quebec Bank as security for advances made to the broking firm of Meredith & O'Brien, who had in turn secured them from small brokers as security for loans and margins. However, no great break in prices occurred, and the firm passed the clearing house all right.

The Stock Exchange Committee held a meeting, but look on it as a matter of mutual adjustment between the parties. Most of the stock was bought low down, and the advance may clear the bank and the brokers.

The sale was caused by the non-payment of a $20,000 note of the firm's.

James O'Brien, jr., a son of James O'Brien, sr., the well-known wholesale merchant, has been arrested at the instance of Thomas McDougall, general manager of the Quebec Bank, on a charge of false pretences in regard to this note. Mr. O'Brien, jr., was released on bail and the enquete set for Monday, but a settlement is probable. The note was signed by the firm, endorsed by James O'Brien, sr., and has been overdue since March 4.

O'Brien, jr., got possession of the note on a promise that his father would reendorse or pay the cash, but Mr. McDougall alleges that instead of doing so Mr. O'Brien, sr., destroyed the note. The complaint alleges that it was false that Mr. O'Brien, sr., had promised to re-endorse, and hence the arrest and forced liquidation.

All our Cambric Shirts, regular $1 and $1.25, now 35c each, Flannelette Shirts 15c each, Wool Underwear that sold at $1 and $1 25 for 45c each. Open Friday and Saturday evenings. Bonner's, cor. Yonge and Queen-streets

Hotel Del Monte, Preston Springs.

Open the year round. Tropical temperature. The water and baths are recommended by leading physicians, and rates low. Apply to C.P.R. or G.T.R. offices for pamphlets. d

Salada Ceylon Tea is delicious.

Sparkling Burgundy. Ruby Royal is the choicest sparkling red Burgundy on the market; $18 per case quarts. Wm. Mara, 79 Yonge-street.

Queen's Own, Highlanders and Grenadiers, attention! Tonka Smoking Mixture remains cool under fire. This is why soldiers prefer it. Ask your tobacconist for a 10c package.

One Dollar For Every Year.

One dollar for every year—15-year-old Madeira, $15 per dozen. Wm. Mara, 79 Yonge-street.

Salada Ceylon Tea is delicious.

DEATHS.

SUTHERLAND—On Tuesday, March 12, at the parsonage of the Central Methodist Church, Gwynne-street, the Rev. Donald George Sutherland, D.D., LL.B., in the 56th year of his age, and the 31st of his ministry.

Funeral on Friday at 2.30 p.m., from the parsonage to the church, and to Mount Pleasant Cemetery.

BICKERSTAFF—At his father's residence, 97 Hazelton-avenue, on Thursday, March 14, Robert M., the eldest and beloved son of Joseph Bickerstaff, Customs, Toronto, in his 31st year.

Funeral Saturday, 16th, at 3.30 p.m., to St. James' Cemetery.

GALLAGHER—At his late residence, 461 Bathurst-street, on Wednesday, March 13, 1895, Charles F. Gallagher.

Funeral private, Saturday, 16th inst., at 2.30 p.m. No flowers.

Sale of Quinn's stock by Hope Bros. & Patterson on Saturday.

KNOTTY INSURANCE POINTS

TWO QUESTIONS OF IMPORTANCE TO BUSINESS MEN.

Is An Interim Receipt Binding For Seven Days, and Can An Insurance Company Cancel a Policy At a Moment's Notice?—A Legal Fight Over These Two Points Which Have Just Cropped Up.

Insurance men are discussing a dispute in connection with the recent Simpson fire that involves the interests of every insurance man in Toronto.

The question, which is a vital one to the mercantile community, is, whether an insurance company may cancel a risk at a moment's notice, or whether they are obliged to give the statutory seven days' notice before cancellation.

Is the Agent's Receipt Good For Seven Days?

On the Friday before the last big fire Mr. Robert Simpson decided to increase the insurance on his building by $35,000, and telephoned to his agent, Mr. E. P. Pearson, to do so at once. Mr. Pearson that afternoon placed $15,000 with the Sun and $10,000 with the National of Ireland. Early next morning he placed the additional $10,000 with the Hand-in-Hand.

In all three instances the risks were accepted by the agents, and interim receipts given. All risks, however, are subject to investigation, and a business man does not usually receive his policy until about a month after application.

An interim receipt issued by a duly authorized agent is, however, binding until the risk is officially declined by the head office.

The $10,000 Risk Declined.

Of the cancellation of an application or an issued policy the applicant must receive seven days' notice if it is done by letter, or five days' notice if he is informed in person. These are the legal conditions governing fire insurance in Ontario.

Mr. George W. Wood, agent for the Nationals in Toronto, on the Friday in question accepted the Simpson application for $10,000 and telegraphed to the head office at Montreal to that effect. At noon next day, some 12 hours or more before the fire, he received a telegram from Montreal saying that the National could not take the policy.

The Points in Dispute.

Mr. Simpson maintains, however, that the receipt was binding for a week and will seek to enforce payment of the $10,000. Mr. Wood claims that the receipt he gave was conditional in a degree that admitted of such immediate cancellation, but Mr. E. P. Pearson denies this. Furthermore, Mr. Wood alleges that the $10,000 placed with the Hand-in-Hand on Saturday morning was to cover the $10,000 refused by the National, but Mr. Pearson states that this application was placed two hours before the notice of refusal was received.

Can a Policy Be Cancelled at a Moment's Notice

Since the opening of the above dispute the