

## A "LOST" INSURANT COMES TO LIFE.

In its issue of September 3rd the New York Sun has a remarkable story of the unearthing, in Northern Minnesota, near the Canadian boundary, of a man upon whose life some \$40,000 insurance had been paid, under the mistaken impression that he was dead. The account is dated from Duluth, September 2nd.

Living in the wilds of northern Minnesota, fifty miles from a post office, with only a boy for a companion, Dr. George W. Fraker, who planned one of the most successful insurance swindles of modern times, was to-day captured by officers who have been on his track for the past two years. Up to Aug. 12 last a standing reward of \$20,000 for his arrest was offered by the insurance companies.

In the latter part of 1893, Dr. G. W. Fraker was the physician at the St. Elmo Hotel in Excelsior Springs, a health resort near Kansas City. With seven or eight companions, the doctor went fishing on the Missouri River one day, and after dark, while in the company of Geo. Harry, James Triplet, and Jake Crowley, a negro, he disappeared, and was seen no more. These three men afterward swore positively that they witnessed his drowning while rowing in a leaky boat, but after a strict search his body could not be recovered.

Some three or four months previous to this he began loading up with life insurance, taking \$10,000 in the Kansas Mutual Life of Topeka, \$15,000 in the Hartford Life and Annuity, \$15,000 in the Provident Savings Life of New York, \$8,000 in the benevolent societies of that place, and \$10,000 in other companies, a total of \$58,000. Immediately after his disappearance the insurance companies held a conference, and discovered that while the Doctor's income was only about \$1,800 a year, his premiums amounted to \$1,000 annually. Besides this, George Harry and James Triplet, who swore to having witnessed Fraker's death, were men of bad character. Harry was arrested the other day in Eastern Missouri on a charge of having committed burglary in New Mexico. Triplet was a well known character in the Indian Territory, and is said to have been drowned a short time ago.

Before going on his fishing excursion Fraker had drawn all his money from the bank, saying he was about to leave for California to bring home the orphan children of his deceased uncle. Forty thousand dollars of the insurance money was payable to his brother-in-law in trust for the children. Dr. Fraker, who practised medicine for eight years, was an active leader in Sunday school work, but held rather peculiar views on religious subjects.

After a thorough investigation all the companies except the Equitable refused to pay the claims, whereupon James E. Lincoln, the executor of the will, brought suit in the District Court at Liberty, Mo., which was afterward transferred to the United States Circuit Court at Kansas City.

Robert T. Herrick was appointed to conduct the case for the companies, and was assisted by eminent lawyers. In the latter part of 1894, after a sensational trial lasting two weeks, the jury, acting under orders from the Court, declared for the defence. A new trial was granted on technical points, and in February, 1895, judgment was given for the full amount, and a stay of execution granted for six months, until Aug. 12th, 1895. On that date the full amount was paid to the executor, and the companies withdrew their offer of \$20,000 reward.

Herrick obtained a clue in the latter part of 1894, which he has patiently followed ever since, until about a week ago he learned the whereabouts and assumed name of the Doctor. On Thursday night he arrived in Tower, Minn., together with John Wilkinson, Chief of Police, of Topeka, to assist in taking Fraker back. Herrick and Wilkinson learned that Dr. Fraker went by the name of Schnell, and lived with a young man in a woodsman's hut fifty miles from Tower, on the Itasca county road. A warrant was secured in Tower and on Sunday morning, accompanied by Deputy Sheriff Archie Philip, they started for the place.

About twelve miles from Tower, Deputy Philip, who was acquainted with Fraker under his alias as Schnell, saw Fraker's companion in a shanty near the wood, and, on inquiring where the doctor was, learned that he had just moved to this place and was out hunting. The young man was handcuffed and guarded, and about two miles further on Dr. Fraker, with a gun on his shoulder, was found. Herrick engaged him

in conversation, when suddenly Philip seized his arms and Wilkinson put on the handcuffs.

Fraker thought he had been arrested for killing game out of season, as Philip was also game warden. When the warrant was read to him he was thunderstruck, but admitted his identity at once. He was brought to town, together with his companion. Fraker readily agreed to accompany the officers to Missouri without waiting for extradition papers. He said that he had expected his relatives to get a portion of the insurance money and the balance was to come to him. He had been greatly benefited, he said, by the waters of a spring where he stopped, and had about made arrangements to buy the place. He would have spent \$20,000, he said, in improving the place.

When he left for his fishing trip in Missouri, he said he had no intention of pretending death, but a landslide of the river bank had carried him in, and he was obliged to swim the river, and then he decided to go to Chicago. While there he heard of so many ill stories circulated about him in Excelsior Springs after his disappearance, that he concluded not to go back, and the temptation to swindle the insurance companies overcame him.

Dr. Fraker was brought to Duluth this noon on the Iron Range train in charge of Deputy Sheriff Philip and accompanied by Attorney Robert T. Herrick, of Topeka, Kan. He was lodged in jail pending his removal to Topeka, which will take place as soon as the necessary formalities are observed. Fraker will go without any opposition.

## MARK TWAIN'S DEBTS OF HONOR.

A fortnight ago, when on the eve of leaving Vancouver by steamer for Australia, Mr. Samuel L. Clemens, better known as Mark Twain, gave out the following statement of the object of his present round-the-world trip:

"My run across the continent, covering the first 4,000 miles of this lecturing tour around the world, has revealed to me so many friends of whose existence I was unconscious before, and so much kindness and generous sympathy with me in my financial mishaps, that I feel that it will not be obtrusive self-assertion, but an act of simple justice to that loyal friendship as well as to my own reputation, to make a public statement of the purpose which I have held from the beginning, and which is now in process of execution.

"It has been reported that I sacrificed for the benefit of the creditors the property of the publishing firm whose financial backer I was, and that I am now lecturing for my own benefit. This is an error. I intend the lectures as well as the property for the creditors. The law recognizes no mortgages on a man's brain, and a merchant who has given up all he has may take advantage of the rules of insolvency and start free again for himself, but I am not a business man, and honor is a harder master than a law. It cannot compromise for less than 100 cents on the dollar, and its debts never outlaw. I had a two-thirds interest in the publishing firm whose capital I furnished. If the business had prospered, I should have expected to collect two-thirds of the profits. As it is, I expect to pay all the debts. My partner has no resources, and I do not look for assistance from him. By far the largest creditor of this firm is my wife, whose contributions in cash from her private means have nearly equalled the claims of all the others combined. In satisfaction of this great and just claim, she has taken nothing, except to avail herself of the opportunity of obtaining control of the copyrights of my books, which, for many easily understood reasons, of which financial ones are the least, we do not desire to see in the hands of strangers.

"On the contrary, she has helped and intends to help me to satisfy the obligations due the rest. The present situation is that the wreckage of the firm, together with what money I can scrape together with my wife's aid, will enable me to pay the other creditors about 50 per cent. of their claims. It is my intention to ask them to accept that as a legal discharge, and trust to my honor to pay the other 50 per cent. as fast as I can earn it. From my reception thus far on my lecturing tour, I am confident that if I live I can pay off the last cent within four years, after which, at the age of 64, I can make a fresh and unnumbered start in life.

"I do not enjoy the hard travel and broken rest inseparable from lecturing, and if it had

not been for the imperious moral necessity of paying these debts, which I never contracted, but which were accumulated on the faith of my name by those who had a presumptive right to use it, I should never have taken to the road at my time of life. I could have supported myself comfortably by writing; but writing is too slow for the demands I have to meet, therefore I have begun to lecture my way around the world. I am going to Australia, India and South Africa, and next year I hope to make a tour of the great cities of the United States. In my preliminary run of the smaller cities of the northern route, I have found a reception the cordiality of which has touched my heart, and made me feel how small a thing money is in comparison with friendship. I meant when I began to give my creditors all the benefit of this, but I begin to feel that I am gaining something from it too, and that my dividends, if not available for banking purposes, may be even more satisfactory than theirs.

"MARK TWAIN."

## RELIEF AND INSURANCE OF INTER-COLONIAL RAILWAY EMPLOYEES.

The sixth annual report of the Intercolonial Railway Employees' Relief and Insurance Association for the year ended 30th June last has been issued. Owing to the large credit balance shown last year the railway grant of \$6,000 has been credited wholly to the sick and accident fund, the result being that the levies for this fund were materially reduced. The total receipts of the year from all sources were \$45,471, which with the balance from previous year made available a total of \$51,621. The total expenditure was \$50,334, leaving a balance of \$1,287, against which there are outstanding accounts estimated at \$1,275. The temporary employees' accident fund shows a surplus of \$346. There is a large increase in the number of death claims, 35 for \$16,000, as against 26 for \$10,000 last year. Three deaths resulted from accident during the year. There is also a large increase in the number of disability claims, 13 for \$8,250 as against 11 for \$5,750 last year.

During the year the deaths reported were as follows:

Halifax district—5; insured for \$3,750.  
Truro district—5; insured for \$2,000.  
Mulgrave district—1; insured for \$200.  
Moncton district—11; insured for \$4,250.  
St. John district—2; insured for \$500.  
Campbellton district—2; insured for \$750.  
River du Loup district—5; insured for \$3,000.  
Hadlow district—1; insured for \$250.  
Retired members—3; insured for \$1,250.

Of total disability claims there were one in Halifax, one in New Glasgow, four in Moncton, one in St. John, two in Newcastle, two in River du Loup, one in Hadlow, and one a retired member.

The amount paid for sick and accident indemnity and medical and surgical attendance in each district respectively, and the cost per head, is as follows:

Halifax (320 members)—Indemnity, \$1,121.50; per head, \$3.50; attendance, \$1,004; per head, \$3.14.

Truro (320 members)—Indemnity, \$1,353; per head, \$4.23; attendance, \$856; per head, \$2.67.

New Glasgow (370 members)—Indemnity, \$991; per head, \$2.68; attendance, \$872.54; per head, \$2.36.

Moncton (1,190 members)—Indemnity, \$4,824; per head, \$4.06; attendance, \$3,358; per head, \$2.82.

St. John (260 members)—Indemnity, \$561; per head; attendance, \$721.24; per head, \$2.77.

Newcastle (125 members)—Indemnity, \$511.50; per head, \$4.09; attendance, \$484.89; per head, \$3.88.

Campbellton (280 members)—Indemnity, \$917; per head, \$3.27; attendance, \$1,015; per head, \$3.62.

River du Loup (395 members)—Indemnity, \$1,422; per head, \$3.60; attendance, \$1,029; per head, \$2.60.

Levis (250 members)—Indemnity, \$760; per head, \$3.05; attendance, \$715; per head, \$2.86.

Grand total (3,510 members)—Indemnity, \$12,462; per head, \$3.55; attendance, \$10,058.53; per head, \$2.86.

THE best way to buy anything on the instalment plan is to put your spare money by in instalments of a dollar or so a week, until you have enough saved up to buy what you want at the lowest price for cash.—*Boston Globe*.