

INDUSTRIOUS METHODS

In Keeping the Accounts of Farmers' Loan and Savings Co.

The System, Mr. Oler Said, Was the Result of Absolute Ignorance and Not of Fraud

Postmaster-General Mulock Gives a Long Statement of His Connection With the Wrecked Company-General Trusts Company Appointed Liquidators

Master in Ordinary Hodgins yesterday appointed the Toronto General Trusts Co. to liquidate the estate of the defunct Farmers' Loan and Savings Co.

Mr. Oler's report was as follows: The position of the company due to its total disregard and ignorance of the first principles of accounting...

Years of this method of bookkeeping has resulted in the company having taken credit for more income than was earned...

As an examination of the debit accounts reveals the fact that checks and credit for some money have been deposited by customers and not entered in the books...

On the 11th of 1897, the liabilities were \$1,406,500. The assets, according to the annual statement on April 30, 1897, were \$2,194,807.68...

An examination of the records at the Registry Office showed the amount of mortgage investment to be only \$1,780,000, a difference of \$414,807.68...

Proceeding, Mr. Oler stated, that the amount of money lent by the Farmers' Loan and Savings Co. on farm lands was \$150,000...

When Mr. Oler concluded, several questions were asked, which elicited some additional information. He said that his task had been very difficult owing to the absence of many entries...

Mr. Oler, Q.C., asked for the appointment of the liquidators. This was the desire of the shareholders...

Rev. Dr. Moffatt asked that an Advisory Committee be appointed, after which Master Hodgins declared in favor of the Toronto General Trusts Company...

Mr. Oler opposed the Toronto General Trusts because companies were influenced by shareholders and friends...

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Not the least interesting feature of the proceedings was Hon. William Mulock's statement regarding his connection with the defunct company...

Mr. Mulock took up these accusations yesterday. He showed that from the time he was elected president in 1882...

At the annual meeting of the Philadelphian Home Sick Association...

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THE FATE OF FRED ELLIOTT

Now Remains in the Hands of the Jurors at Goderich.

Evidence All in. Counsel's Address and Judge's Charge Delivered—Testimony Almost Exactly the Same as Given at the Coroner's Inquest—Harvey, the Man Who Was Shot, Proved to Have Been Quarrelsome When in Liquor.

Goderich, Ont., Dec. 15.—The trial of Fred Elliott for shooting his brother at Bayfield on Nov. 8 commenced before Judge Macdonald this morning...

George Irwin was the next witness. He was on the opposite side of the road; saw someone throwing up his coat...

The next witness, Mr. King, heard the quarrel and started across the road. Saw the ball door taking off his coat...

Lilly Elliott, sister of the prisoner and deceased, was next upon the stand...

On the educational question Mr. Matheson condemned the Government for its favoritism as to school books...

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BELL PIANOS FOR CHRISTMAS

Excels any Piano I have ever used.—Madame Albani.

Duplicates of the two elaborate "BELL" pianos recently supplied the Toronto Conservatory of Music...

THE BELL ORGAN PIANO CO. Limited. Home Offices and Factories: Guelph, Ont. TORONTO, 70 King Street W. HAMILTON, 44 James Street N. LONDON, 167 Dundas Street.

TO LOVERS OF ANTIQUE And Parties Furnishing in a Style of Elegance.

HIGHLY ATTRACTIVE AUCTION SALE Of High-Class Antique Mahogany and Rosewood Furniture

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Vertical text on the far right edge of the page, including "The Large Grocery B", "Princip", "Telephon", "Tom Chris", "Are not to", "pose, but", "ing novel", "light and", "and merr", "and ente", "sold in E", "ands are", "one dozen", "hundred", "box.", "Tom S", "Surp", "Ready f", "every de", "year than", "provide a", "at small", "ATT", "DRY GOODS", "Thursday, 18th D", "HOLIDAY", "SPECIAL", "Suitable and useful Christmas", "may be selected from our", "of goods. Dressing jackets, bl", "Mantles, Coats, Jackets, Capes,", "Including a superb assortment", "THE KELVIN CAP", "\$4.50, \$5, \$6, \$7, \$8, \$9, \$10", "\$11, \$12, \$13, \$14, \$15 and \$17 each.", "Mantles, Coats, Jackets, Capes,", "of goods. Dressing jackets, bl", "SILK DRESSES", "(Samples on request.)", "Black, Peau de Soie, at \$1", "per yard. Dressing jackets, bl", "Plain Satin Duchesse, at \$", "each. \$2.50 per yard. White", "Gauze, Silk Taffetas, Tulle", "and Chiffons, from \$1.25 to \$", "clear. \$2.00, \$2.50, \$3.00, \$", "SILK WAISTS", "(Samples on request.)", "French Taffetas, in plain", "and figured, at \$1.50 to \$2", "50c. 60c. 70c. 80c. \$1. \$1.25", "SILK BLOUSE WAISTS", "of above silks, made in la", "of \$1.50 to \$3.00 each.", "Silk Waists, in French cut", "and figured, from \$1.25 to \$4.25", "each. \$2.00, \$2.50, \$3.00, \$", "GENERAL SUNDRIES", "of other lines in which spe", "cialties will be found.", "Dress Skirts, Silk Underwa", "Embroidered Linen Handker", "kerchiefs, Towels, Napkins", "Serravallo's Tonic, Toilet", "Quills, Cushions, Linen Di", "Cloths and Napkins, Towel", "Embroidered, etc. etc.", "and Pillow Cases.", "All Wholesalers solicited", "guaranteed.", "JOHN CATTO", "KING STRE", "Opposite the Post

The Largest and Finest Retail Grocery Establishments in Canada

Principal Stores: 5 1/2 and 7 King St. West 6 and 8 Melinda St.

Telephones 409, 461.

Tom Smith's Christmas Crackers

Are not biscuits, as some people at first suppose, but artistic and beautiful mirth-producing novelties which afford children intense delight and amuse adults with the genuine fun and merriment they cause at dinner parties and entertainments.

Tom Smith's Santa Claus Surprise Stockings

Ready filled with novelties and little Toys of every description, are more in demand this year than ever. They save you trouble and provide a fund of enjoyment for the little ones at small cost.

Michie & Co.

If it's from Michie's it's Good.

Branch Stores:

466 and 468 Spadina Avenue NEAR COLLEGE STREET, Telephone 415.



ESTABLISHED 1835.

Two Large Stores

filled with all that is choicest and best in food products—at prices which meet every reasonable demand for economy and are consistently low for goods of superior quality.

People who wish good goods and decide to judge for themselves as to prices—come to Michie's.

Our rapidly-growing business shows we retain them as regular customers—and the fact that we do so is proof enough in itself that—quality considered—

Michie's Prices are Fair

No Confectionery Store

or department in Toronto is showing a stock of such extent, variety and attractiveness as we are this season. Prompted by last year's enormous trade, we have provided a larger and better assortment than ever—more novelties, more pure Candies of every description and more help to wait upon the increasing numbers of our customers.

Chocolates in Fancy Boxes. Chocolates in Fancy Baskets.

These two lines alone speak for an assortment we can put upon paper and comprise hundreds of varieties.

Flags and Banners for the Christmas Tree and the Plum Pudding—from 25c per dozen.

Michie & Co.

Piano... OS.

make it a decided... OS.

Piano was the great of August, Toronto,

convenient to purchase... OS.

& Co., West.

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on't forget that in many room will be better ap-

represent a wide choice

ETS

beauty and usefulness

stands for economy

with outside this store,

SONS CO.

REET

WORLD



HOLIDAY SPECIALS

Included a superb assortment of 'THE KELVIN CAPES.'... SILK DRESSES... EVENING GOWNS...

SILKS FOR WAISTS

of other silks in which special holiday bargains will be found. Dress Skirts, Silk Underskirts, Dressing Gowns, Dressing Jackets, House Wraps...

JOHN CATTO & SON KING STREET Opposite the Postoffice.

THE LIST OF SHAREHOLDERS

In the Wrecked Farmers' Loan and Savings Company.

Doctors, Lawyers, Preachers, Widows, Wives and Daughters Who are interested in the Big Smash—A Complete List of Shareholders on Jan. 1, 1897.

Table listing names and share amounts of shareholders in the Wrecked Farmers' Loan and Savings Company.

Large table listing names and share amounts of shareholders in various companies.

Table listing names and share amounts of shareholders in various companies.

DRS. K. & K.

WE CURE STRICTURE

Thousands of young and middle-aged men are troubled with this disease—many unconsciously. They may have a smarting sensation, small, twisting stream, sharp, cutting pains at times, slight discharge, difficulty in commencing, weak organs, emissions and all the symptoms of nervous debility. We have STRICTURE. Don't let doctors experiment on you by cutting, stretching or tearing you. This will not cure you, as it will return. Our NEW METHOD TREATMENT absorbs the stricture tissue, hence removes the stricture permanently. It can never return. No pain, no suffering, no detention from business by our method. The sexual organs are strengthened, the nerves are invigorated and the bliss of manhood returns.

WE CURE VARICOCELE

No matter how serious your case may be, or how long you may have had it, our NEW METHOD TREATMENT will cure it. The "worm" veins return to their normal condition and hence the sexual organs receive proper nourishment. The organs become vitalized and all unnatural drains or losses cease and manly powers return. No temporary relief, but permanent cure assured. NO CURE NO PAY. NO OPERATION NECESSARY.

DRS. KENNEDY & KERGAN, Michigan-ave. and Shelby-st., Detroit, Mich.

Fashion! What's Fashion? A question of taste. Precisely; and every one who has a taste for tea declares that

CEYLON TEA Is perfection of Purity, the ideal of Flavor and Economical in use. Sealed Lead Packets Only—25c, 30c, 40c, 50c, 60c.

MOST DESPERATE FIGHTING. Tribesmen Ventured Into the Open and Fell in Hundreds.

The First Time Gen. Westmacott's Force Had an Equal Chance With the Enemy Was Taken Full Advantage of and 400 of the Rebels Fell in Short Order—London Fire Discovered Not to Have Been Accidental—Table News.

8th Dec. 15.—Further details from the front regarding the march of General Westmacott's brigade down the Bara Valley show it to have been accompanied by the most desperate fighting. The enemy cut off the rear guard, and poured in a constant fire, in reply to which the British troops exhausted their supplies of ammunition by constant attacks and in a different position. The enemy endeavored to break through by an open rush. The fired soldiers stood firm, and a withering fire kept the advancing tribesmen, who charged almost to the bayonet's point, wavered and retreated to cover. The recommendations with the rising of the moon.

The British troops behaved splendidly, and inflicted the most severe punishment the enemy has yet sustained. Fully 400 men fell.

WAS NOT ACCIDENTAL. The Big Fire in London Was Started in a Stack of Clothing.

London, Dec. 15.—During the course of today's enquiry into the recent great fire in the Cripple Gate district of London, the City Solicitor, Mr. Henry Crawford, said the inquiry had assumed grave importance. The expert evidence, he said, showed that the fire was not accidental, and the evidence agreed that the fire started in a stack of clothing in Walker & Brown's showroom. Mr. Brown, he added, could not escape the fact that he was the only person in the showroom just prior to the outbreak, and it was only fair to state that Mr. Brown was perfectly willing to register the witness statements, and further details he could on the subject.

Greece Asks Delay. Constantinople, Dec. 15.—The Greek Government has requested a month's extension of the term fixed upon the completion of the treaty of peace with Turkey. The members of the diplomatic corps are much surprised at this request, and the Turkish officials declare it is unwarranted and unacceptable.

BILL TO STOP PELAGIC SEALING. Passed by the Senate Foreign Relations Committee at Washington.

Washington, D.C., Dec. 15.—Senator DAVIS, Chairman of the Foreign Relations Committee, called up the recent great bill to prohibit American citizens engaging in the pelagic seal fisheries industry. It is a long and elaborate bill. Mr. Pettigrew (South Dakota) criticized it sharply as another instance of trucking with Great Britain, and said that it was a bill to provide for extermination of the seal in the North Atlantic. Mr. Pettigrew's amendment was defeated and the bill was passed by a vote of 27 to 14.

STEWART MAY BE DEAD. Steamer Wrecked Off Vancouver Island and Her Crew Blown Out to Sea.

San Francisco, Dec. 15.—The Merchants' Exchange has received a telegram from Vancouver, B.C., stating that the steamer Stewart, which was wrecked on the west coast of Vancouver Island, and the crew blown out to sea. The steamer was on her way from Seattle to Vancouver.

For Good Citizenship. Declaration of the principles and objects of representative government, composed by Young People's Union, the Toronto Baptist Union, the Young People's Union of Toronto, the Young People's Union of Toronto, and the Young People's Union of Toronto.

White Ribboners. Central Y Union held an open meeting, with a large attendance, Dr. Skinner, president, in the chair. The chief feature of the evening was a parliamentary drill, conducted by Mrs. Hetherington. The regular meetings of this union are held on the first Wednesday in the month, at 8.30 p.m., and members are invited to attend the evening meetings.

Ward No. 6. Mr. John M. Bowman, Boscawen-street, who last year came within three votes of being elected as alderman for Ward Six, has been waiting upon by a large deputation from all parts of the ward, urging him to again become an aldermanic candidate for the ward. Mr. Bowman, after hearing the deputation, consented to permit his name to be placed in nomination as alderman for 1898. Mr. Bowman, being an active business man, would make an admirable successor to Mr. Hetherington, who has decided to retire from municipal work.

SQUEEZING CANUCKS AT SKAGWAY

One of Uncle Sam's Officials Appears to be Running Things With a Pretty High Hand. Seattle, Wash., Dec. 15.—Passengers of the steamer Alki, which has arrived here from Skagway, report that according to a new ruling of Deputy United States Collector of Customs Floyd at Skagway, goods purchased in Canada and brought to Skagway must either pay duty of 36 per cent or be given a customs official while the goods are in transit to the International boundary lines and returned to British Columbia. The owners paying the duty rather than pay a customs official to travel with them to the line. Owing to the dispute over the location of the boundary line, it is the collector's interpretation of the customs laws.

RECTOR HOWELL IN JAIL. His Wife Got Him Convicted and He Would Not Pay a \$5 Fine. Monticello, N.Y., Dec. 15.—Rev. David T. Howell, an Episcopal rector of this place, is confined in the County Jail, having been convicted of assault upon his wife. Mrs. Howell had charged her husband with having choked and beat her in a brutal manner because she had tried to divorce him. The rector was found guilty of the assault and was sentenced to three months in jail. The court sentenced the rector to three months in jail, or to pay a fine of \$5. Howell told the court that he would not pay the fine, but would serve the five days' sentence.

FIVE MARRIAGES LOST. Schooner From Hillsboro, N.S., Bound for New York, West Down. Portland, Me., Dec. 15.—The schooner Susan B. Thurlow, bound from Hillsboro, N.S., for New York with a cargo of plaster, was wrecked on the coast of Maine, and the crew and passengers were rescued. The schooner was bound for New York, and was carrying a cargo of plaster. The schooner was wrecked on the coast of Maine, and the crew and passengers were rescued. The schooner was bound for New York, and was carrying a cargo of plaster.

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