

"I FEEL IT MY DUTY

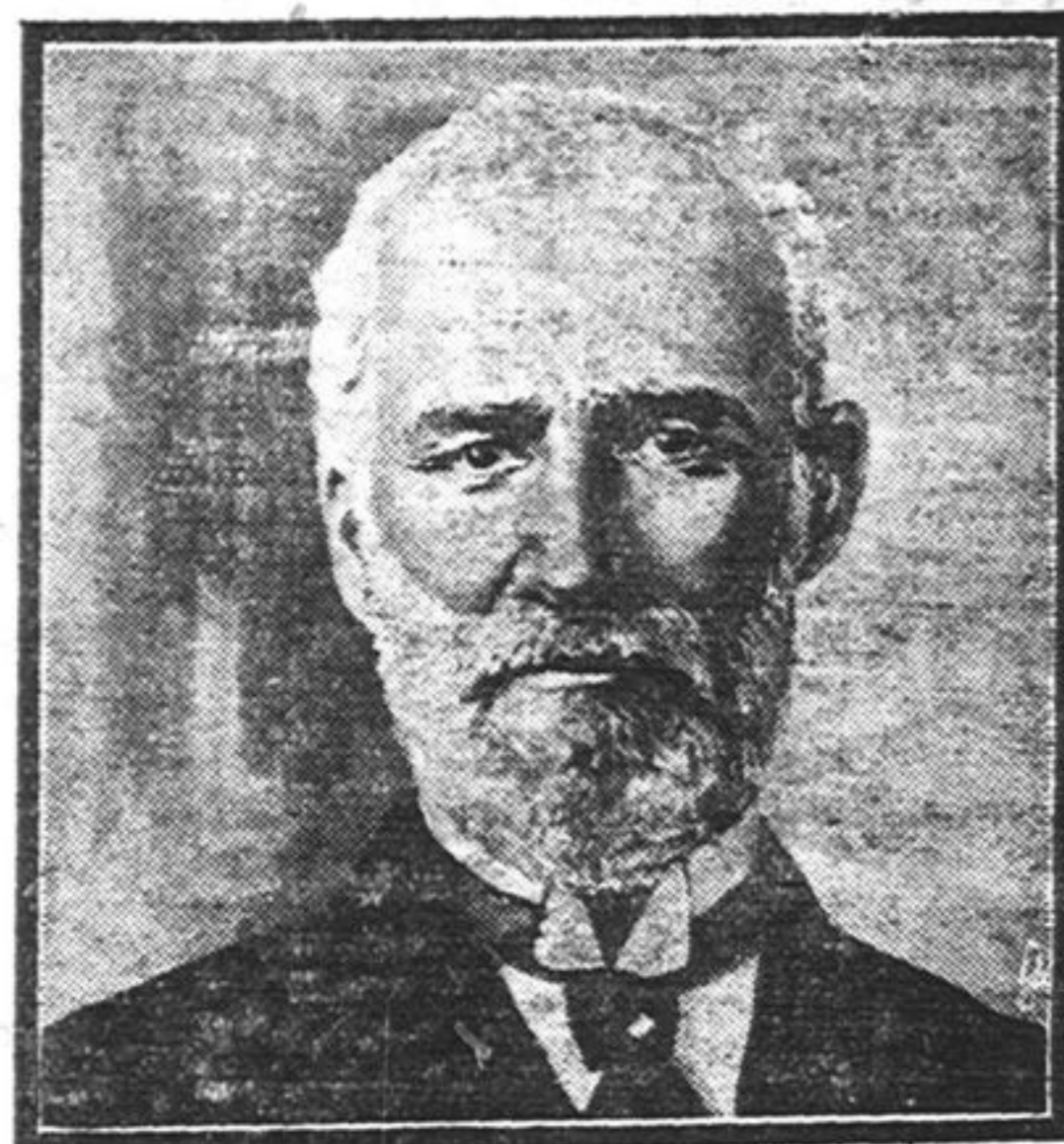
To Give You a Statement In Regard To 'Fruit-a-tives'"

HARDWICKE, MIRAMICHI, N.B., Jan. 17th, 1910.

"I feel it my duty to give to you and the world an unsolicited statement in respect to the wonderful cure I received by taking 'Fruit-a-tives.' Chronic Constipation was the complaint I suffered with for years. My general health was miserable as a result of this disease, and I became depressed and alarmed. I was treated by physicians without the slightest permanent benefit, and I tried all kinds of pills and tablets but nothing did me any good.

I saw the strong testimonial in favor of 'Fruit-a-tives' by New Brunswick's 'Grand Old Man,' the Hon. John Costigan, and I knew that anything he stated was honest and true and given only to help his fellow-men. I tried 'Fruit-a-tives' and the effects were most marvellous, and I am entirely well from all my Chronic Constipation that I suffered from for so many years. My general health is once more excellent and I cannot say too much to express my thanks for the great benefits derived from taking 'Fruit-a-tives.'"

A. G. WILLISTON.
"Fruit-a-tives" is not gotten up by druggists or expert chemists—who know nothing about disease and the needs of the human body—but is the scientific discovery of a well known physician, and is the only medicine in the world made of fruit juices. Spec. a box, 6 for \$2.50, or trial size, 25c. At all dealers, or sent, postpaid, on receipt of price by Fruit-a-tives Limited, Ottawa.



CASE OF CONSPIRACY

Continued from page 1.

extent. I saw McGill on June 30th at Janetville. He asked me where he could secure an office for the Home Bank. He said to me that he knew of an injunction about to be issued against the Farmers' Bank for \$150,000.

MR. PAUL.

To Mr. Dewart: "I live in Janetville, being employed in Mr. Burns' bank there," said Mr. Paul. During the month of June witness had been visited by Mr. Fleury and Mr. Norman McGill on the night of June 28 about eleven o'clock. "They gave me the impression that there was something seriously wrong, and advised me to change over. The bank was discussed, and the standing of the Home Bank was also discussed. They led me to believe that there was something very seriously wrong in regard to the Farmers' Bank. I changed my money over to the Home Bank, giving the check to Mr. Fleury."

"Where is your money now?" "In the Bank of Montreal. I gave Mr. Fleury my check and my pass book. I did not see A. B. McGill that night, but was talking to him next day. He told me nothing about the Farmers' Bank, but told me my money was safe in the Home Bank. It was a substantial business."

To Mr. Stewart witness said he went to school with Mr. McGill. Mr. McGill had canvassed him to put his money in the Farmers' Bank, and again to put it in the Home Bank.

THOS. HEASLIP.

To Mr. Dewart, Mr. Heaslip stated that he lived at Janetville, was a depositor in the Farmers' Bank, and had seen Mr. Fleury in June. He was accompanied by Mr. N. McGill. He met them at the church, "There was not much said, but I got his impressions that the Farmers' Bank was none too safe, and I transferred my money to the Home Bank, but not on Mr. Fleury's suggestion," said the witness. He expected the money was still there. "I asked if there was any danger, and the reply was that there was danger."

To Mr. Stewart the witness stated he had known Mr. McGill all his life. "We had respect for Mr. McGill and admired him. It was McGill that caused us to go to the Home Bank, and not the Farmers' Bank."

MR. SAMUEL STINSON.
In part to Mr. Dewart the witness said: "I live at Janetville, and was a depositor in the Farmers' Bank last June. I withdrew part of my money and put it in the Home Bank. I did not see Mr. A. B. McGill until July 12. He told me the stocks of the Farmers' Bank were low, either 11 or 16, and he advised me to change. Mr. McGill thought the Home Bank was a safe place. I don't know what he said about the Farmers' Bank. I asked him if the Farmers' Bank was going to break or not, and he said it wasn't for him to say."

To Mr. Stewart witness said he

Farmers' Bank. He also stated he was going to start a branch of the Home Bank."

To Mr. Stewart witness stated that there was a bedroom at the back of the bank.

ARTHUR BROWN.

To Mr. Dewart witness stated he knew Mr. Coulter as manager of the Farmers' Bank at Nestleton as late as July 4. On Monday he saw McGill coming from the Farmers' Bank. He did not see "Jack" (Coulter) on Saturday.

To Mr. Stewart Mr. Brown stated that the detective did not call to see him at all.

ROBERT THOMPSON.

In part the witness said to the lawyer for the prosecution: "I live at Nestleton. I had an account in the Farmers' Bank in June, taking it out on July 5. I knew both McGill and Coulter, and on July 5 McGill said I was the man he was going to see, and he asked me to transfer my account to the Home Bank. I said I was going through this life only once and did not want to do anything to injure the Farmers' Bank. He said he had a conscience, and advised me to transfer my account. I told him I had been used right by the bank. McGill said the bank would not last long. He said he could not see the stocks going down from \$30 to \$11 and not advise his friends. He did not want to be in it when the crash came. A gentleman from Lindsay, Mr. O'Connor, interviewed me before I was summoned the second time to court."

To Mr. Stewart witness stated that he took his money out and put it in again. He had a talk with Mr. Dickson and the latter told him not to take out his money until he put his money elsewhere until he found out if the bank was going 'up'."

"Mr. McGill told me they were going to start a Home Bank branch at Nestleton, and he said that if the Farmers' Bank went on as it was going that it would not last long, but that the branch at Nestleton was all right, although others were not," concluded the witness.

MR. DICKIE.

In answer to Mr. Dewart, witness in part said: "I live at Nestleton, was a depositor in the Farmers' Bank, but withdrew again on July 2. On that day Mr. McGill and Mr. Coulter came to my place. Mr. McGill said that the Farmers' Bank was going down, down and down, and selling at \$11 a share. He didn't like to lose his money and said 'I felt like taking my money out. McGill wrote out the check, I signed it and the money was transferred to the Home Bank. McGill did all the talking. Mr. O'Connor visited me and asked me if I took my money out, but no more."

To Mr. Stewart witness said that a detective and another man "selling oil" had visited him. "Mr. McGill canvassed me to put my money in the Farmers' Bank, when it started at Nestleton and then again advised me to put it in the Home Bank when it started in Lindsay."

MR. MUIRHEAD.

In part to counsel for the prosecution the witness said he lived near Nestleton. He had an account in the Farmers' Bank in June, but took it out on Saturday. On the same day he saw McGill and Mr. Coulter. He lived about six rods from the bank. Witness was going by the bank when approached by Mr. McGill, who came out of the bank. Witness went back into the bank and had a conversation. Mr. McGill said he was manager of the Home Bank.

Mr. Dewart: "Here was the manager of the Home Bank in the Farmers' Bank at Nestleton with the manager of the Farmers' Bank?" "Yes."

Witness further said that he was led to believe that the Farmers' Bank stock was going down. It might possibly go down or it might not, so he took his money out. But he again put it back in the Farmers' Bank.

To Mr. Stewart witness stated that it was last winter since he put his money in the Farmers' Bank. He changed his account to the Home Bank and then back again to the Farmers' Bank. "It wasn't convenient for me to come to the Home Bank at Lindsay, hence I changed it back to the Farmers' Bank," he added.

Mr. Stewart—"Mr. McGill did not tell you it was going to fail?" "No, but I took it that way."

To Mr. Dewart: "Mr. O'Connor was down to see me, but I do not recollect the date. He introduced himself to me and we had some talk about the matter. He asked me as few questions as possible."

Mr. Stewart: "He had a perfect right to do so."

WILLIAM CHAPMAN.

"I was a depositor in the Farmers' Bank," said the witness, "but withdrew the same after seeing Mr. McGill and Mr. Coulter, before Dominion Day. McGill asked me if I would like to change my account to

the Home Bank. I did so. He stated the Farmers' Bank was not in good shape. It was not in as good standing as when he went into their service; stocks were going down. The cheque was drawn out by Mr. Coulter. At the present time my money is in the Home Bank. Mr. O'Connor did not call to see me."

To Mr. Stewart witness said that one gentleman called on me, but he was not selling oil. He had put his money in the Farmers' Bank without Mr. McGill's solicitation.

WILLIAM JOHNS.

This witness when examined by Mr. Dewart in part stated he lived near Nestleton, and had had conversation with Messrs. McGill and Coulter about July 1. He withdrew his money out of the Farmers' Bank because Mr. McGill said it was in poor shape, the stocks were going down. Mr. McGill said the stock had gone down to 35c. on the dollar, and a few days later said the shares sold for 15c. or 11c. He said the bank might break or it might not.

To Mr. Stewart Mr. Johns stated that it was at Mr. Coulter's request he had put his money into the Farmers' Bank in the first place.

JAMES MALCOLM.

Mr. Malcolm on being sworn said in part: He lived at Nestleton, was a depositor and stockholder in the Farmers' Bank. Both Mr. Coulter and Mr. McGill called on him on a Saturday. McGill said he thought it right to tell the witness that the Farmers' Bank was in poor condition, and it would be advisable to change accounts. Coulter took no part in the conversation. The following Monday witness saw McGill and asked him if he was going to start a Home Bank in Nestleton. Witness said that McGill said the Farmers' Bank might close in two weeks' time. He said the branches all around were doing a good business, but the head office at Toronto was not. Witness was called upon by a detective from the Farmers' Bank, and gave a statement of affairs.

To Mr. Stewart Mr. Malcolm stated that he would not swear to Mr. McGill's signature. McGill did not say that the Farmers' Bank was going down.

ANDREW MALCOLM.

In part this witness when examined by Mr. Dewart said: He lived at Nestleton. He had had a conversation with Messrs. McGill and Coulter at his (witness's) house. The matter of the Farmers' Bank was discussed, Mr. McGill stating that the stock had sold as low as \$11 per share, and that he was becoming manager of the Home Bank. Witness handed over his pass book, and Mr. Coulter did the writing. He transferred his account to the Home Bank because of the above conversation. Mr. O'Connor did not interview him.

To Mr. Stewart Mr. Malcolm stated that on Mr. McGill's solicitation he put his money in the Home Bank. Mr. Stewart—"Did you see the annual statement of the Farmers' Bank last January?"

"Yes."

"Did you talk to Coulter?" "Yes, I thought the bank was doing well."

DAVID MALCOLM.

Mr. Dewart: "You live near Nestleton and was a depositor in the Farmers' Bank last January and transferred to the Home Bank?" "Yes, sir."

Witness stated that Mr. McGill said that he (McGill) as a friend of his (witness's) advised him to transfer the account. He (McGill) said he thought it was not safe, had led the bank himself for the same reason. Mr. Coulter drew the check out.

Witness stated to Mr. Stewart that Mr. Dickson waited on him to persuade him to put his money back into the Farmers' Bank again.

"You heard before that the bank was getting low?" "Well, I heard that some were withdrawing their money."

MR. ABOU.

This witness said he was a clerk in the Farmers' Bank and knew the handwriting of Messrs. McGill, Fleury and Coulter. Witness thereupon identified the writing of all three.

Mr. Dewart stated that there were other witnesses, but they would give mostly corroborative evidence, so that he would not call them on account of the late hour.

To P. M. Jackson Mr. Dewart stated that the clerks in the bank were all under Mr. McGill's management.

Mr. Dewart tendered two statements—government returns—showing the assets, etc., of the Farmers' Bank. Both statements covered months of May and June.

Mr. Stewart contended that the

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D. CINNAMON, Lindsay, Ont.—Agent.

statements submitted were not evidence.

Magistrate Jackson, however, allowed the statements to be filed as evidence.

Magistrate Jackson stated that he would hear the arguments of the lawyers, but he would adjourn the case until Wednesday next, Aug. 10, when he would decide whether he would try the case or not.

FOR THE PROSECUTION.

H. H. Dewart, acting for the Farmers' Bank and for the county crown attorney, A. P. Devlin, declared that not only did they unlawfully conspire, but they conspired to injure the Farmers' Bank. From the first they showed concerted action. Their principal object may have been to help themselves and the Home Bank, he said. Their resignations, sent in by the same mail, were significant. "As early as June 4, they showed concerted action," said Mr. Dewart. "Evidently their interest in the Farmers' Bank was gone. From that time on evidently they proposed to leave and take everything they could with them."

"The evidence of Roy Evans shows that the accused held conferences. McGill showed absolute and complete indifference to the Farmers' Bank. He desired to help the Home Bank at the expense of the Farmers' Bank."

"The depth of duplicity and the callousness shown afterward by McGill in staying with the Farmers' Bank for two days after Fleury had gone to the Home, in order to put through the transfers of money to the Home, is one of the most deplorable features of the case," said Mr. Dewart.

"When Dickson went to the Farmers' Bank in the afternoon to take charge, when McGill left, McGill had the brazen audacity to say that there had been a run on the bank. McGill had collected the money in readiness for the run he had engineered."

Referring to McGill's influence over Coulter, Mr. Dewart referred to McGill as a "singularly sinister man."

CALLS IT A DIRECT LIE.

"Farmers' Bank stock was not listed at that time," said Mr. Dewart. He asserted that McGill's statement that the stock was down to \$11 was a direct lie, and that a meaner statement than that was that he (McGill) "did not know whether or not the stock was going to fall."

"It was his hand and brain that

Continued on page 4.

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