

"I have taken Ayer's Pills for many years, and always derived the best re-sults from their use.,

For Stomach and Liver troubles, and for the cure of headache caused by these derangements, Ayer's Pills cannot be equaled. They are easy

Are the Best all-round family medicine I have ever known."—Mrs. MAY JOHNSON, 368 Rider Ave., New York City.

AYER'S PILLS Highest Awards at World's Fair. Ayer's Sarsaparilla for the blood.

Canadian Bost.

LINDSAY, FRIDAY, NOV. 15, 1895,

THE BEST OF MEDIUMS.

van may talk about your posters and your ads put they aim't the kind of mediums that appeal

tion may talk about your dedgers, and your cir: But I calculate they don't assist an advertiser

And especially in winter, when the snow is on the I wonder where your posters and your dodgers can But within the cozy homestead, when the parior

The newspaper is read aloud to everyone, we The farmer sees the painted sign upon his barn

Five dollars yearly for the space he usually wins, And there his interest in the ad, begins, and there And the same is true of nearly all his neighbors and

But they read the local gaper every day, or every And in its welcome columns all their information

And you may be quite certian that the ads, therein Are also read with interest and are sure to make

it stands to reason, anyhow, that when a fellow He's going to read, and get his money's worth,

The father, mother, uncle, aunt, the daughter Are going to read the newspaper, and so is ever-So it also stands to reason that a local merchant's

Will there attract attention, be it either good or

And the newspaper as medium leads all other kinds For that is where the multitude the advertisement

-Printer's Ink,

Lying Applications for Insur-

THE DOCTOR WAS TO HAVE A FAT FEE

ance Put In-

Francey Admits That He Made a Favorable Report on Mrs. Alger's Case, Though He Knew She

Had Consumption. 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 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 clesses 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. Encouraged by their apparent suc cess 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 palced 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 dyeing 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 insur-Mrs. Alger died, and the scheme was

frustrated. In his evidence before Magistrate Harper to-day, Mr. George Broughall

of the Equitable Life stated that his

company had canceled 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 comthis 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 back to Canada of his own accord, but was afterwards guaranteed immunity from arrest by the Attorney-General's Department.

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 grown worse her burger dually 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 | day that the witness read this article 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 & entirely false, and the whole transac-Lancashire Insurance Company. Alger | tion fraudulent. The witness advised told the witness at that time that throwing up the Equitable policy and Mrs. Alger's life was already insured | agreeing to any terms they might ofin the Equitable for \$7000, but she did | fer. The aplication to the Home Life not know it. Alger then asked him | was spoken of and Alger and his solito make a favorable report, "the same citors denied any complicity in as Dr. Francey did.

In December, 1894, Mrs. Alger was very ill and growing worse rapidly. The medical report appended to the application papers for the follow in the Equitable Life stated that there was no consumption in Mrs. Alger's family; that she was never affected with hemorrhage nor shortness breath: These statements Dr. East: wood 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 affeld with a wealth of irrelevant detail that wearled 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 Dr. John Ferguson of Toronto re-

peated 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's story revealed the in-

ner 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 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. 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. 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. 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 insur-

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

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 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

ended in a decision to issue, a writ against The World, and if that did not bring the Equitable to time, all 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 is knew that trouble would result as soon as the writ was issued. Alger and als solicitors did not seem to entertain the same fears of the situation, and

that he offered the witness and Agent

Horton \$150 to put the thing through.

The consultation

Alger denied this

thought Francey was childish. Francer here offered to tell of a very interesting and spley conversation between himself and Messra 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

"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. A: 10.30 an adjournment was made to Friday next, at 10 a.m. Magistrate

Harper refused to take bail,

Makes a Speech at the Lord Mayor's Banquet

FOREIGN AFFAIRS THE MAIN TOPIC

Great Britain is Able to Meet All Competition in Either War or Commerce -Providence Above All Treaties or Combinations of Nations -A Great Gathering

London, Nov. 10 .- The usual banquet given by the Lord Mayor upon his installation in office took place to-night in the Guild Hall, the occasion being the taking over of the chief magistracy of the city of London by Sir Walter Henry Wilkin, the successor of Sir Joseph Renals. It is the custom for the Prime Minister and other members of the Cabinet to attend the banquet, and for the Prime Minister to map out, more or less distinctly, the program of the Government. The greatest interest centred in the banquet, as it was known that Lord Salisbury would be present, and that he would throw some light on Great Britain's foreign relations and policy, more particularly the course that would be followed in the case of Turkey, whose contumacious behavior has led to rumors of war. which have had a decidely adverse effect upon the various bourses, and excited a feeling of uneasiness not only here, but in the several European capi-

The banquet was preceded by a reception in the library of the Guild Hall. As the Ministers, especially Lord Salisbury arrived, they were loudly and repeatedly cheered. Lord Salisbury was accompanied by his wife. The Marquis of Lansdowne respond

td to the toast of the army. Then the Lord Mayor toasted the Ministers and Lord Salisbury rose to respond. He dwelt triefly upon the result of the recent election. The nation, he said, had spoken in terms that could not be mistaken. In reference to Home Rule he augured a period of peace as regards the integrity of the empire. He also thought that the position of the House of Lords in the constitution had been more exactly defined by the elections, but just now the chief interest was in foreign affairs.

He alluded to the Chinese-Japanese war, which, he said, had been followed with great interest, but these matters had now passed and he trusted that peace had returned. He ventured to hope that whatever further occurred in the far east, the public would not view it with unnecessary disturbance and alarm. He was much struck by the remarkable sensation that was produced by the false news that appeared a week or two ago, not because he thought the news of particular importance, but because the opinion it evoked in regard to it was a very noticeable phenomenon. "Depend upon t." he said, "whatever may happen in that region, be it in the way of war or the way of commerce, we are equal to any competition that may be opposed to us, and may look with absolute equanimity on the action of any persons who think to exclude us from that foothold and commercial region, and who imagine that if we are admitted they can best us in the markets of the world. (Cheers.) I should be sorry if we felt undue sensitiveness in the matter."

Lord Salisbury recalled the words of Lord Beaconsfield to the effect that

He recalled the action in May last of the British, French and Russian ambassadors at Constantinople, and declared it was designed to protect the Armenians, whose terrible sufferings had moved the feelings of the British nation to their base. He paid a tribute to the skill of the ambassadors, especially mentioning their lead-er, Sir Phillip Currie, the British re-presentative, whose judgment and con-tinuous labor, he said, had done much to avoid the greatest dangers and bring matters, at all events, for the time, to a pacific settlement. The demand on Turkey by the three powers had been substantially accepted by the Sultan. He had seen somewhere under a great name the assertion that the Sultan had won a great victory over the British. It could not be called a victory, Lord Salisbury declared, be-cause he had given the British all they wanted. There had been an impression abroad that he himself had added a demand to those made in May requiring something in the nature of an international commission. That was a great mistake. He had never added to the demands. He did offer a substitute demand, a simpler way of obtaining the same end; but if it was preferred the present Mohammedan machinery should continue and be supervised by a mixed commission. The demands of the embassies were substantially that a proportional number of Christian employes should be added to the exe-

proposal and his naturally fell to the The reason that he preferred to be rid of the question was his great horror of the powers appearing in these cases as partisans of one religion rather than of another. Black, Green, He remarked that the Queen of Great Britain rules over more Mohammedans than the Sultan, and that the British Government would betray its principles if it allowed itself to appear as a partizan in governing so vast an empire. The Government had no other duty than to show absolute impartial: ity. Its desire was to do entire justice so that Christians and Moslems would observe each other's rights and pursue their own industries in confidence and

cutive of the provinces, containing a

large number of Armenians. He did

not contend that his proposal was the

better. The Sultan preferred the other

Centinuing, Lord Salisbury said : 1 should have been glad if our proposats equid be divested of any appearance of party, and should have assured our Moslem fellow subjects, who are among the most loyal and orderly subjects of the Queen, that they may rely on the imperial devernment

With regard to the result of the nesotiations, if the reforms are carried into effect, they would give the Armenans every prospect that a nation could desire prosperity, peace, justice and safety to life and property. But will they be carried out? If the Sultan can be persuaded to give justice to the Armenians it will not signify what the exact nature of the undertaking may be. If he will not heartily resolve to do justice to them the most ingenious constitution that can be framed will not avail to protect or assist the Armenians. Only through the Sultan can any real permanent blessing be conferred on his subjects. What if the Sultan is not persuaded? I am bound to say that the news

reaching us from Constantinople does not give much cheerfulness in that respect. You will readily understand that I can be fair; it would be danger ous to express the opinions that are on my lips lest they injure the cause of peace and good order which, above all things, I have at heart. But supposing the Sultan will not

give these reforms, what is to follow? The first answer I should give is that above all treaties, all combinations of the powers in the nature of things, in Providence. God, if you please to put it so, has determined that persistent and constant abuse of powers must lead the Government which follows it to its doom, and while I readily admit that it is quite possible that the Sultan, if he likes, can govern with justice and be persuaded he is not exempt any more than any other potentate from the law that injustice will bring the highest on earth to ruin. It is not only the necessary action of law of which I speak, on which we may refy. Turkey is in the remarkable position that she has now stood for half a century, mainly because the powers resolved that for the peace of Christendom it will be necessary that she should stand. The danger is that if the Ottoman Empire is imperilled it will not be merely a danger that will It would be the danger that the fire there lit would spread to other nations,

involving all that is most powerful | pieces. Value \$150.00. and civilized in Europe in a dangerous

Lord Salisbury deprecated indulging in the allusion that some single power would escape the treaty and try to settle the question in its own manner. He believed that the powers were never more desperate than now, and they will stand together by the European system they themeslevs devised. Lord Salisbury declared that he be-

lieved that the powers were thoroughly resolved to co-operate in everything concerning Turkey. How they would act was not for him to prophesy. He did not know what contingences might arise, but there was nothing in the concert of powers to console those who would perpetuate misgovernment, or to silence the voice of those who would impress on the Ottoman rulers the burning necessity of the hour, that they give the common blessing of good government to those under them. (Cheers.) In conclusion, Lord Salisbury said

Throughout the negotiations nothing was impressed more strongly upon my mind than the disposition of the powers to act together, and their profound sense of the appalling danger any separation of their action might produce. Those among them who are popularly reputed to be restless, have vied with the others in their anxiety to conduct the difficulties to a veritable issue, and have conducted themselves in a manner that should better bring all the powers into line, moved by the common ambition and noble aim of preserving the peace of Christendom. This is a very cheering symptom. I hope it may be the foundation of a system of action that will last for many years to come, and that in this sense of necessary co-operation imposed by the dangers and exigencies of our time, we shall find a solution of some formidable problems which oppress us, and shall in due time be able to put a stop to that condition of armed peace which presses now on the industries of the world." Upon the conclusion of his speech the Prime Minister was greeted with

loud and prolonged cheers. Lord Halsbury, Sir Michael Hicks-Beach, the Lord Chief Justice and others spoke. The Morning Post, commenting on the speech says: It is not difficult to discern that Lord Salisbury considers that the period of the Suitan's proba-

tion has expired. The patience and trust of the signers of the treaty of Berlin are exhausted. The Ottoman Empire may continue, but the doom fits present Government has been sealof its present Government has been sealed by the folly of the Sultan and his servants. The Daily News cordially approves of the speech. "His words," it says,

"Will help to alleviate the panic that on Saturday agitated the money markets of the Continent. He evidently does not believe that there is danger The days of the Turk in Europe are numbered. On the questions of how the Ottoman dynasty will fall and what will replace it, Lord Salisbury does not enlighten us.' ' The Times says: Lord Salisbury showed the world that the six powers

are resolved to act together in all that concerns the Ottoman Empire. In that lies the import of the speech to the Turk BRITISH MARKETS.

Liverpool, Nov. 8.-Wheat, spring, no stock; red. 5s 3d to 5s 4d; No. 1 Califor-Englishmen," he added, "might employ their energies without needing to fear competitors. Continuing, he said that there is another part of the world where matters are not so peaceful as he hoped they are in the far east.

Stock; red, 5s 3d to 5s 4d; No. 1 California, 5s 4d to 5s 5½d; corn, 3s 4½d; peas.

Stock; red, 5s 3d to 5s 4d; No. 1 California, 5s 4d to 5s 5½d; corn, 3s 4½d; peas.

London, Nov. 8—Opening—Wheat off coast quiet, on passage rather worse. English country markets firm. Spratt & Killen.

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W. Webster.

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The Following is What We Give Away: To the senders of the first correct answer to the above two questions received and opened in due course of post, we will give a superb silver, quadruble plated tea set, consisting of twenty pieces. Value To the senders of the middle correct

answers to the above two questions received and opened in the due course of post, we will give a superb, silver quadruple plated tea set, consisting of twenty

answers received to the above two questions and opened in due course of post, we will give a superb silver, quadruple plated tea set, consisting of 20 pleces, value \$150.

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answer to the above two questions received and opened in due course of post, we will give two boxes of Dr. Gray's Germine Granules. Value \$1. To the sender of the first correct answer

to the above two questions received and opened in due course of post each morning, who is not otherwise entitled to gift, will be given one doz. gold aluminum teaspoons, a decided novelty. Value \$5. What are Germine Grapules.

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medicine. You do not require to take any other medicine with it, nor do you have to take three or four pills at a dose. One pill is a dose. Treatment of Dr. Gray's Germine Granules and you will not only have no other, but save many dollars. Price 50 cents per box.

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