

CLEVER FORGER WORKS BANKS

A slick individual calling himself "James Ray," and claiming to be a western ranchman, has successfully cleaned up five banks in the province during the past few days—the Lindsay branch of the Standard Bank being among the number.

The scheme by which he worked the banks for some \$10,000 was a shrewd one—the old trick of a forged letter of introduction from a bank manager in the West.

After operating successfully in Hamilton, Galt, Guelph, and Berlin, and after the swindle had been exposed "Ray" shifted his operations to this portion of the province, and selected Lindsay as the first centre.

On Thursday evening a stranger of a somewhat reserved disposition, arrived in Lindsay on the 8.10 G.T.R. train. He took a transfer bus to the Simpson House, and on entering the rotunda went up to the desk and registered as "James Ray." He is described by those who saw him as a man about 5 feet 9 inches in height, and weighing probably 150 pounds. He was attired in a gray suit and soft hat, had a black moustache and a fortnight's growth of beard. He also had a luxuriant growth of black hair, streaked with gray. There is a strong suspicion, however, among those who saw the crook, that he wore a wig.

When he entered the hotel he carried a grip, which he left in the hotel office while he made a tour of the business section of the town. It is believed that the same grip contained the money he secured from the Western banks.

After returning from his stroll about 10.30 o'clock, "Ray" secured his grip and went to his room for the night.

Friday morning "Ray" got up bright and early, and had breakfast at the hotel. He was very loquacious and talkative to those around the hotel, and told of his phenomenal success in the West, having located there some ten years ago. Between ten and eleven o'clock he strolled over to the Standard Bank and presented his check for \$2,500, with letters of credit. To Manager Alcorn he told of his business success in the west, where he owned a large ranch. He was on Ontario for the purpose of purchasing horses. Mr. Alcorn examined his letters of credit, which bore evidence of being bona fide in every particular. "Ray" drew \$2,000 and left \$500 on deposit, stating that he would have no need for the amount at present. He then returned to the hotel.

"Ray" took time by the forelock, and after paying his hotel bill, he boarded a transfer bus for the G.T.R. station. The bus was delayed for a traveller, and "Ray" becoming impatient, walked to the station. It is not known for a certainty what train he took out of town, but the authorities believed he struck north, taking a roundabout way to get out of the country.

When information reached Lindsay of the man's operations in Western Ontario, Manager Alcorn notified Chief Chilton, who immediately got busy. During the day the police of Guelph, Galt and Berlin were in communication with the chief. They had notified Peterboro and other nearby centres to keep an eye out for "Ray" but made a blunder in not notifying Lindsay. Had Chief Chilton been notified on Thursday night or Friday morning, "Ray" would now be in the toils.

The local police kept a sharp look out for the stranger all day Friday and in the evening Chief Chilton and Mr. Alcorn visited Peterboro, but "Ray" gave that city a wide berth. The manager of the Union Bank in that city had been notified to keep on the lookout for the man.

HOW HE OPERATED.

Toronto Mail.—The swindler calling himself James Ray, who yesterday within the space of a few hours obtained \$8,000 from the branches of the Union Bank at Galt, Berlin and Guelph, secured \$2,500 yesterday morning from a bank at Lindsay shortly after the bank opened. The fact that Ray was a swindler became known when The Mail and Empire reached Lindsay half an hour later, but Ray and the money had meantime vanished. It is hardly likely that the swindler will make any further attempts to cash cheques on forged letters of introduction now that the knowledge that he is a crook has been made public. When this paper learned of the swindle, a few hours after the forgery was discovered, the chief of police at Guelph was called up by long distance telephone. He declined not only to give any particulars of the crime, but would not divulge the name or description of the man wanted. Had The Mail and Empire's views regarding making known the fact that a swindler was robbing the banks coincided with those of the

Guelph chief, probably dozens of financial institutions would have been despoiled before the news became circulated throughout the country, as according to all accounts James Ray is a very "slick" individual. The Mail and Empire ascertained and published the facts, however. Ray's letters of credit, etc., written on the official stationery of the Union Bank and bearing every indication of being genuine were sent by mail in advance to the branches selected. Ray then put in an appearance and presented a letter of introduction purporting to be signed by the manager of the local branch of the Union Bank at Saskatoon.

A Quick Jump.

Thursday—11 a. m.—Called at Union Bank, Galt, and obtained \$2,800. 1 p. m.—Reached branch at Berlin, where he secured \$2,500.

2.45 p. m.—Arrived at branch in Guelph in auto, hired in Berlin, at 1.30 p. m. Here he got \$2,700.

3.05 p. m.—Left Guelph for Toronto by G. T. R., reaching this city at 4.55, and took the 5 o'clock train for Lindsay.

Friday—10.30 a. m.—Called at the Lindsay bank and left with \$2,000.

Making the net profits of less than 24 hours, \$10,000.

The fact that four banks in different towns (one of them 118 miles distant from the other) were victimized within 24 hours shows the speed with which the forger moved. Here is his time-table:—

The scheme pursued was the same in all cases. A description of his visit to Guelph as furnished by our correspondent there will serve to illustrate his methods. Our Guelph representative wires: "Details of the plan by which a man traveling under the name of James Ray, and hailing from Saskatoon, victimized the Union Bank here to the extent of \$2,700 were given out to-day. Three or four days ago Mr. Saunders, the manager of the Union Bank in this city, received a letter from the Union Bank at Saskatoon. The letter stated that Mr. Ray, a particularly good customer of the Union Bank at Saskatoon was going to take a trip east on business, and that Guelph would be included in his itinerary. Mr. Ray, the letter stated, might find it necessary to draw on his account while on the trip and the amount required at Guelph would be in the neighborhood of \$3,000. The letter was signed by the manager and accountant of the Saskatoon branch and contained a specimen signature of Mr. Ray. Living up to his advance notices Ray came yesterday afternoon about a quarter of an hour before closing time, entered the bank and identified himself as Mr. Ray, of Saskatoon. He calmly cashed a cheque for \$2,700, appending exactly the same signature that the bank had received a few days before from Saskatoon. After cashing the forged cheque at the Guelph branch he took the 3.10 p. m. train for Toronto. Mr. Saunders is certain that the man who pulled the forgery off is a former employe of the bank.

The following despatch from Galt will explain how "Ray" operated in that city, as well as in Guelph and Berlin:—

Galt, Sept. 4.—By the simple device of a forged letter of introduction, currency to the amount of approximately \$8,200 was secured to-day by a man calling himself James Ray, of Saskatoon, who presented cheques at the banks in Galt, Guelph and Berlin. The forger immediately departed from each of these places as soon as he had secured the money. Late tonight he had been traced as far as Hamilton, and was then believed to be heading for the boundary at Niagara Falls, but the police and railway people everywhere throughout Ontario are watching for him.

This Mr. Ray, who is a prosperous

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looking individual, about 40 years of age, walked into the branch here of the Union Bank this morning, and announced himself as a customer. He produced what purported to be a letter of introduction from the manager of a branch of the bank near Saskatoon. The manager's signature is known to the bank people here, and the signature on the letter appeared to them to be perfectly genuine. His "identity" thus established, Ray announced that he wanted to draw \$2,800. He drew and presented a cheque for that amount and received the money in currency. Mr. Ray then politely withdrew from the bank and from these parts.

It was some time later before suspicion was aroused at the bank here. Comparison of the signature on the letter with that kept on record showed disparities, however, and it was decided to telegraph an inquiry to Saskatoon. All this took time, and it was several hours after Ray had departed when an answer came from the Saskatoon branch disclaiming any acquaintance with the gentleman. The police then were immediately notified, but Ray had by now had plenty of time to make his getaway.

Precisely the same procedure was followed by the forger at Guelph, where he had secured \$2,900 and odd and at Berlin, where he carried away \$2,500. The railway and radial network in this district, and the fact that discovery of this fraud was so tardy, made it possible to execute the three coups with little risk of being challenged at any of the banks.

NOT ANXIOUS TO RECEIVE LEGACY

There is at least one man in Hamilton who apparently cares nothing for money. His name is George Oram and he lives—well, there's the rub. He lived in the east end until recently, when he learned that he had fallen heir to some money. Then he mysteriously disappeared. On several occasions since efforts have been made to find him, but without success. Always when the treasure was within his reach he has disappeared.

Now the Salvation Army has been asked to find him. At the local headquarters it was said this morning that Oram is still in the city, and that it was only a question of time until he was found.

It appears that an uncle of Oram's died recently and left him a comfortable legacy. Lawyers acting on behalf of the deceased have so informed Oram, whose address at one time was known. No reply was received—the young man simply moved out of the neighborhood. All efforts to find him since have proved fruitless.

The money-hating youth is said to be a relative of James Walker, who kept the public baths here for years. When quite young he went with his mother to England, but later returned along to Hamilton. Advertisements will now be placed in the Hamilton newspapers, and every effort will be made by the local branch of the Salvation Army to find him and to get him to claim the money. The police may also be asked to assist.

It will be interesting to learn whether Oram will accept the legacy when he is found.

BURNT RIVER

(Special to The Post) Mrs. S. Suddaby returned home last Tuesday after a pleasant trip to the North West where she visited her many friends in Manitoba and Alberta.

Mr. S. Suddaby has not been well for a couple of weeks. Hope he will soon feel better.

Our school opened last Thursday, Miss Olla Townsend being engaged as teacher.

The Rev. Mr. Stringer occupied the pulpit of St. Luke's Church on Sunday, August 31st, when a very fine sermon was preached.

Mr. and Mrs. Cowan and two daughters, of Cleveland, who have been visiting their friends, Mr. and Mrs. S. Suddaby, returned to their home last Thursday.

Mrs. M. Prust has returned to her home in Manitoba after a three month's visit with her parents, Mr. and Mrs. Adkins.

Miss E. Handley, nurse in the Strathcona Hospital, is visiting her parents, Mr. and Mrs. J. Handley.

Miss E. Devitt, teacher of the South School, visited over the week end with Mrs. L. Bratlin.

Mr. Shuttleworth is building a new platform in front of the English Church, which will be a great improvement. Also the church hall is about completed.

Glad to see Mr. Cain out again after his recent illness.

Miss Eva Chalmers visited her sister, Mrs. Beggs, of Janetville. She spent a week with her.

Why Ulster Will Do no Fighting

A writer in the London Daily Chronicle thus reconciles the sincerity of Ulsterian declarations of an intention to die in the last ditch with his belief that there will, after all, be no serious disturbance when Home Rule becomes an accomplished fact:

"Ulster never bluffs. Occasionally things do not happen as Ulstermen say and swear and take solemn oaths that they will happen. But that simply shows that even in Belfast and Portadown men are sometimes mistaken in their prophecies; it does not show that they are bluffing. The essence of a bluff is a conscious assumption of some power or advantage that one knows oneself not to possess in order to deceive someone else. But Ulstermen are quite unconscious that they have not the power to defeat Home Rule. They believe they have. They believed the same thing about Catholic emancipation and the disestablishment of the Irish Church. They talked about these two measures just as they talk today about Home Rule, and with the same determination to die in the last ditch rather than to submit to them. The fact that nothing came of it does not mean that they were bluffing. They deluded many people, but themselves most of all."

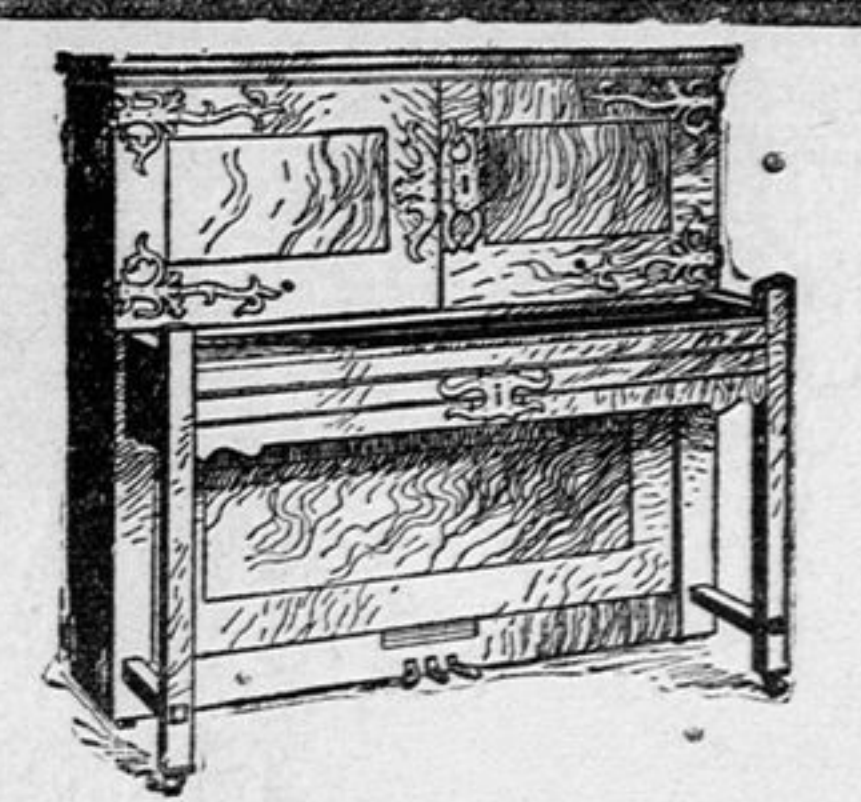
"We must always remember that a constant symptom of Ulsteria is a boundless capacity for self-hypnotism. Its victim, whether he is a manufacturer, an artisan, or a farmer, is as modern as an American in everything that appertains to money-making. But on the political and religious side he is two or three centuries behind our present era. He feels towards Rome and Catholicism as they felt in Elizabeth's day; he speaks of the Pope as though a new Armada were on the point of sailing; he celebrates the battle of the Boyne as though it happened last week. An intense social and industrial contempt for the 'Papists'—the contempt not only of bigots, but of colonists despising the natives—a dread of being degraded to the level of those over whom he used to exercise an almost absolute domination, and a political cult compounded of all these elements of arrogance, hatred, fear and tradition have made him almost incapable of recognizing present-day facts. Himself profoundly real, he lives and moves in a world of hysterical unrealities."

"Although, therefore, the men of Ulster have convinced themselves that they will establish a Provisional Government of their own on the day the Home Rule Bill becomes law, it does not follow that events will bear them out. They are just as strongly convinced that Home Rule will take their farms from them, close their work shops, eat up their profits in taxes, force them to attend Mass, and dissolve their marriages by Papal decree. They are a sturdy, tenacious, explosive people, following their own instincts with a fidelity that argument is powerless to shake, and full of the admirable qualities of earnestness and virility. But at the same time I do not believe they have the least conception of the magnitude and difficulties of the enterprises they are meditating."

"Just consider some of the more obvious and inevitable consequences of any attempt to set up an independent Government in Belfast alone. The first consequence will be a panic run on the local banks. Belfast, though it produces more industrial wealth than, perhaps, any city of its size in the whole world, has no great reserves of capital, and carries on a large proportion of its business on a credit basis. Directly the administration of affairs passes into the hands of the rebels, Lombard Street will act as though Belfast were a South American capital in the grip of revolutionaries. It will raise its rates. The Belfast banks in turn will begin to call in loans right and left. The farmers of the south and west—and it is the farm, and not the factory, that contributes most to Irish property—will simultaneously withdraw their deposits; and the Belfast manufacturer will find himself beset with rising prices, languishing industries, and a sudden stoppage of credit."

"There could be but one end to such a situation. Business in a few days or a few weeks would come to a standstill, and the streets would be swarming with hungry and turbulent unemployed. The Belfast mob is by no means the gentlest in Europe. Doubtless it would 'go for' the Catholics to begin with; but before very long you would find it attacking the shops and provision stores of the Protestant tradesmen. The first duty, then, of the usurping Government would be to protect the property of its own adherents, and its next

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WON PRIZES AT TORONTO

Mr. G. H. Mark, of Little Britain, one of the most progressive farmers of this district, and president of the Farmers Institute, made his first showing at the Toronto Industrial Exhibition this year, and was successful in carrying off \$120 in prizes in Cotswold sheep. He secured a number of first prizes against strong competition.

Col. O'Donnell, an English officer, is said to be slated for commandant of the Royal Military College.

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Vertical text on the left margin containing various advertisements and notices, including 'THE LEE STUDIO', 'HUGHES SHOEMAKER', and 'MARBLE WORKS'.