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CANCELS 90 SHARES

How President Gordon of Monarch Dealt With Mr. Ostrom.

INQUIRY INTO HOME LIFE

Merging of the Home Life and the People's Life Companies and How It Was Done—Mr. McCutcheon Paid \$80,800 and \$25 Per Share For 1,164 Shares to Manager and President of the Home Life.

Toronto, Sept. 7.—The examination of the Monarch Life Insurance Co. was concluded yesterday morning. D. A. Gordon, M. P. of Wallaceburg, was the last witness called. David A. McCutcheon, manager of the Home Life, was put in the box to give an account of the merger of the People's Life, with the Home Life one year ago. J. R. Stratton of the Home Life was present, and J. McLaughlin of Lindsay appeared for the company.
President D. A. Gordon of the Monarch was examined briefly by Mr. Tilley. Mr. Gordon succeeded Hon. James Cochrane as head of the Monarch Life. He was acquainted with the transaction prepared by Manager Ostrom in reference to the transfer of 1,400 shares, but gave no instructions that stock certificates should be issued to Ostrom nor was any agreement specified. Prior to leaving for Winnipeg Ostrom wished to sell one hundred shares, and witness took every precaution to ask him if these were his own, and Ostrom assured him they were. He signed two certificates for fifty shares each, and four for twenty and one for ten before he found out these were part of the 1,400 shares. In accordance with his promise to the directors at Winnipeg witness cancelled the 90 shares that he explained to them were signed by mistake.
The meeting on the 9th of August was called with the president's approval. A bylaw was passed moving the head office to Toronto. On Aug. 31 witness wired Ostrom to have meeting called immediately to rescind that bylaw. Mr. Gordon wanted the bylaw repealed and understood it would be repealed.
Witness was unaware that the 1,400 shares had been issued to Ostrom until the evidence came out.
Mr. Ostrom Recalled.
Manager Ostrom was recalled.
"Did you bring the stock certificates?" asked Mr. Tilley.
"No, I did not have time to think about them," replied witness.
"Is the seal of the company here?"
"Yes."
"Have you made any search for the draft form of the agreement with yourself?"
"Yes and I have not been able to lay my hands on it since."
"Has it been destroyed?"
"Not on my part."
Mr. Ostrom wished to ask questions, but Mr. Tilley told him he could make a statement. He wanted to know why other companies longer in the field had not been examined. The newspapers had made many statements that were not true.
"Probably others have also," said Mr. Tilley.
"Not on my part and not on the part of any member of our company has anything that is not true been said intentionally," was Mr. Ostrom's reply.
Commissioner Kent asked witness if he would have sold one share of stock if he had put in his prospectus that he (Ostrom) was to receive \$50,000.
Mr. Ostrom assured him that every single shareholder knew he was to get \$45,000 of paid up stock and \$1,000 in cash.

The Home Life.
Mr. McCutcheon of the Home Life took the stand at 11.30. He has been manager since Oct. 15, 1905, the date of the merger of the People's Life and the Home Life. Prior to that date witness was manager of the People's Life, for four or five months, coming from the Federal of Hamilton, where he was superintendent of agencies. Mr. McCutcheon left the People's Life to assume the management of the People's Life, by preference, at the instance of the president, Hon. Mr. Stratton.
Mr. McCutcheon received \$5,000 per annum and commission of five per cent. of the increased interest per annum from the People's Life.
To show the condition of People's Life at that time, Mr. Tilley read a statement. This showed that the improvement from the beginning of the company was great. In 1904 it was \$221,000. The result was very disappointing to people connected with the company, and it was this feature that brought on the amalgamation. Hence the witness' suggestion that the business be resumed, was carried out. Witness did not carry out the negotiations, however. J. J. Warren, solicitor for People's, put the deal through.
Where the Money Came From.
Witness had paid \$80,000 cash and \$25 per share for 1,164 shares to Messrs. W. J. Patteson and J. Firstbrook, the cash payment representing the value of their contract as manager and permanent president of the Home Life.
"Where did you raise the money to pay for these shares?" asked Mr. Tilley.
"From the People's Life."
"Where they read a statement prepared by Mr. McCutcheon, showing the disposition of the shares."
"You were not acting in trust for any particular individual?"
"No."
On being cross-examined witness admitted he bought them for Mr. Stratton.
Judge McTavish: Who owns the stock now?
Witness said the People's Life owned it, although it was in his name. If there was a loss he would have to stand the loss.
"Isn't it a fact that Mr. Stratton was making your name and position for the purpose of carrying it through?"
Witness evaded the question.
Five hundred shares were sold at the same price as witness had paid the Home Life.
"Who paid the \$80,000?" asked counsel.
"Where did the money come from?"
"Mr. Stratton guaranteed the money."
"Did the People's Life advance to the buyers of the stock anything to pay for their shares?"
"Yes. To Messrs. Karn, Kloefer and Warren."
"The question of the propriety of such a transaction was not discussed by yourself and Stratton?"
"No."
"Had they any power under charter to lend on life insurance stock?"
"Our solicitor thought so. I didn't know."
"Was this 1,164 shares stock upon which 20 per cent. call and 25 per cent. premium had been paid?"
"Yes."
"What could this stock be bought at? Were the Home Life shares being purchased by Patteson? Was the stock on the market for less than 25?"
"I don't know."
"What would Patteson have to pay for his shares that he sold you?"
"25."
"Was the \$80,000 loaned to you or to you through Mr. Stratton by the People's Life?"
"I don't know."
"Were you any party to the discussion with Patteson when \$80,000 was agreed as the price?"
"No."
Price of the Stock.
"What did he first ask?"
"In the neighborhood of \$100,000."
"Was Firstbrook a partner in the deal?"
"I don't know."
"What was offered by you at first?"
"I don't know."
Every director of the Home Life had resigned and was reappointed or not reappointed. Witness did not know whether the directors received any part of the \$80,000.
"Did the directors of the Home Life appreciate that the five per cent. of the annual premiums up to \$11,900 were to provide security for the \$80,000?"
"Yes."
Referring to the responsibility for the \$80,000 to the People's Life by Mr. McCutcheon, witness said that he had assigned these to Mr. Stratton. The document will be furnished.
Mr. McCutcheon stated that the Citizens' Life had also been taken over by the Home Life. The price paid by the Home Life for the business of the People's Life was the amount of one year's premium or 100 per cent. Mr. Tilley dissected the transfer carefully.
A Difficuly.
Mr. Tilley read a telegram from witness to the Insurance Department to the effect that on Dec. 31, 1905, the People's Life had 1,547 policies in force and a total business of \$763,472. The transfer, however, was put in as \$2,675,000. Mr. Tilley wanted to know where the \$900,000 had disappeared to.
Mr. Kelley, the secretary, said that it was lapsed policies for 1905 that had not been written off.
Counsel used up considerable time in tracing certain cheques which were put through by the People's Life at the end of the year, one for \$9,701 and the other \$15,064, as an asset, but not paid until the middle of January. They were explained by the secretary, who said that they were treated as an asset in the annual statement, although not really paid for three weeks.
Commissioner Kent referred to this mode as a fiction of bookkeeping. The whole action was a mere matter of form.

FLOODS AT VANCOUVER.

One Life Lost by Upsetting of Canoe in Swollen River.
Victoria, B. C., Sept. 7.—Heavy rains are causing floods on Vancouver Island.
The down-pour was unprecedented, and at least one life was lost, while several others had narrow escapes.
At Otter Point, the fatality occurred, while two men were attempting to cross the swollen Gordon River. Their canoe overturned on the bar, and Charles Kellum was drowned.
Constance Charlton, who was on the part of the canoe, was washed on to the trap of the B. C. Packers' Association, and managed to reach the caping, where he lashed himself, and for five hours remained exposed to the bombardment of the elements.
He was rescued by caretakers of the Malcolm Canning Companies' trap.
Bail For Two Prisoners.
Toronto, Sept. 7.—Judge Anglin yesterday granted bail for Newton and Cora Stonehouse of St. Thomas, charged with attempted murder of the child of Cora Stonehouse on Aug. 22. Their own bond of \$1,000 each, and two sureties of \$250 for each of the prisoners was accepted.

TED'S GHOST PARTY

By CHARLES FREEMAN
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John Ellison slowly descended from the carriage and turned toward the house. He walked slowly and with the bearing of a man utterly dejected. Nettle, watching him from the veranda, dropped her work and ran toward him.
"Was it any better today?" she asked anxiously. Her father shook his head.
"The day force went out when they came to work," he said. "The night force stopped work about 2 o'clock this morning."
"Don't you think that Ted could help?" she pleaded. "He knows the men so well."
"I told Raymond that I would not have him about the works again," said the old man bitterly. "Have you broken your pledge?"
"I have not seen him since that night," she declared, "but I do think he could do you so much good, father."
Ellison pushed her aside with gentle roughness and passed on up the walk. Nettle looked after him for a moment, with a sigh, followed the bowed figure into the house.
When the big contract had come, there had been much jubilation. It was not alone that the completion of the contract meant a large sum of money; it was the work that the successful termination of this job would bring.
Then Ted Raymond, head draftsman in the pattern room, had asked for Nettle's hand and had been refused her father's consent. He had been dismissed, and since then everything had seemed to go wrong.
There had been a strike of the workmen, and when the strikers had been



IN THE WREATHS OF SMOKE FLOATED THE DEAD ENGINEER'S IMAGE.

replaced with new men the newcomers had refused to remain in the plant, declaring it to be haunted.
The engineer employed to replace the strikers had disappeared after the first night's work, and it was declared that he had been thrown into the furnace.
Night after night his phantom form could be seen hovering in the smoke and steam from the stack and exhaust pipes, and no man dared remain, the fear of the night shift communicating itself to the day force.
Raymond always had a good influence over the men, and Nettle felt certain that he would be able to adjust matters, but she had given her pledge not to speak to him, and she could not urge him to take up the work.
It was late that night and Nettle was combing her hair when there came a gentle tap on the door, and she opened it to admit her father. She was shocked at the change that had come over him in the few hours since dinner. His face was seamed with furrows and his form stooped with care.
"I have been thinking over what you said," he began without preface as she assisted him to a chair. "I do not want to break my word, but absolute ruin stares me in the face. If Raymond can stop this fear of the supernatural in the men I will take back what I said and accept him as my son-in-law. Will you send him to me in the morning?"
"Are things as bad as that?" she asked. Ellison nodded.
"Unless I can obtain a permanent force by the end of the week," he said, "it will be impossible to complete this contract in time."
"And this is only Tuesday," she mused. "Ted can do it."
Ellison went away comforted. Apart from what he termed his clean cut incisive manner and quick comprehension. Somehow he felt that herein lay his solution.
The next day there was consternation in the strikers' camp. The pickets reported that Ted had been made superintendent of the works. They liked him, but also they feared him.
That night gave Ted his first view of the specter. He remained with the night shift, and shortly after midnight there was a cry of alarm in the yard, and he rushed out to find the men all staring at the huge smokstack.
There in the swirling wreaths of smoke floated the dead engineer's image. Once or twice the specter vaulted, only to reappear again, and for twenty minutes the men stared. Then, as if moved by a single impulse, they went to their lockers, and an hour later Ted and the old watchman were left alone in the yard.

The day shift went to work, as usual, but it was not long before the men grew uneasy. There were no apparitions in the daytime, but they felt nervous at the thought that the spirit of the murdered man hovered over the works.
At the noon hour they talked it over, and when the whistle blew for the return to work they went to the office in a body. They found Ted busy with some bits of glass covered with red paint. He looked up as the spokesman entered.
"Better make it short," he said quietly. "I suppose you do not want to keep on working in a haunted foundry."
"That's right," declared the leader. "We can't stand it."
"Think you can hold out through the afternoon?" he asked. "We are going to give a little ghost party tonight. Keep at it until knock-off time comes, and the two shifts will have supper together."
"Won't that ghost be around tonight?" demanded the leader suspiciously. "It may be all foolishness, but you saw it yourself last night."
"I hope to again this evening," he said. "That is where the fun will come. Like to be a ghost yourself tonight?"
Something in Ted's manner convinced the committee. The members went out into the yard and advised a return to work. All the afternoon there was an evident dislike of going into dark corners alone, and the engineer shivered every time the draft made the furnace roar, but they all stuck to the work and shared in the party at 6 o'clock.
"It will be dark enough by 9 to have the party," declared Ted. "When the whistle blows come into the yard and don't be afraid."
Just before 9 Nettle and her father came whirling up, and a few minutes later the whistle blew its summons. The men trooped into the yard and gathered about in little knots, whispering to themselves. Presently from the stack there arose a dense white smoke, and almost immediately the ghost of the dead engineer appeared. With a cry the men drew together, and a moment later Madison, the spokesman of the morning, came toward Ted.
"The boys want to know if you are going to keep your word," he said roughly. "You said you were going to fix that ghost."
"So I am," said Ted evenly. "I said, too, that I was going to make a ghost of you. Look up."
With a shriek Madison fell to the ground, writhing in terror. There in the smoke wreaths was his own face. Ted's face followed and in turn a dozen of the others. Then the light died away and Ted mounted the steps of the office.
"Boys," he said in a voice that penetrated every part of the yard, "I promised you that I would lay that ghost. I think I have done so. It was a clever stage trick. The strikers are using Jones' hall across the street for their meetings. You can see that the tower is about level with the stack. When fresh coal was put on and the smoke was heavy it acted as a screen for a magic lantern in the tower. That was all there was to it. When they went up to work the lantern tonight I had the police there to catch them, and my own man worked the lantern for this little séance. One of the men they caught was the engineer himself. He is no more dead than I am. Are you satisfied to go back to work? We have a big contract, and I want to know that you boys will stick."
"You bet we will!" came the chorus, and Ted turned to Nettle.
"Let's go over to the house and have our own celebration," he suggested.

SEGAL AND HIPPLE CONSPIRED.

District Attorney Says Looting Amounts to \$5,000,000.
Philadelphia, Sept. 7.—The hearing in the Real Estate Trust Co. case of Adolph Segal, the promoter; Treasurer William P. North and M. S. Collingwood, the assistant treasurer, was held yesterday. They were held for trial. Segal claims that he will prove his innocence; that he has property valued at \$10,000,000 and that all his debts will be paid.
District Attorney Bell said he would prove that the accused men, with Hipple, were engaged in a gigantic conspiracy to defraud the trust company, and that more than \$5,000,000 had been abstracted from the institution and embezzled for the use of one man—Adolph Segal.
Hipple's Confession.
F. Wharton Hipple, the son of the suicide president of the trust company, identified the handwriting on the papers containing the confession as his father's. The confession is as follows: "To the state trust commissioner: No one is to blame but myself. Segal got all the money. I was fooled in lending it to him, thinking his business good."

OTTAWA RIVER VERY LOW.

Lumbermen Are Heavy Sufferers—Mills Shut Down.
Ottawa, Sept. 7.—Owing to the very low water in the Ottawa, the lumbering interests are suffering much. The water is unprecedentedly low and at Hawkesbury the mills are completely shut down, 600 men being out of work.
Eddy's have had to shut down at night, and J. R. Booth has reduced his night shift. The steamers are also finding navigation more difficult.

Falls Under Moving Train.

Belleville, Sept. 6.—A possibly fatal accident occurred at Deseronto on Monday afternoon. A man named Joyce tried to board a moving train, and had his leg cut off. He was otherwise injured and his recovery is doubtful.
Chatham Barber Raided.
Chatham, Sept. 7.—Nine bottles of choice liquor, five packs of cards and a gambling table were captured in a raid made at a room over the King street barber shop of Tom Smith at 10.30 yesterday morning. Smith is charged with keeping a common gambling house, and probably selling liquor without a license, and seven well-known men of the city are being summoned as frequenters of the place.

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