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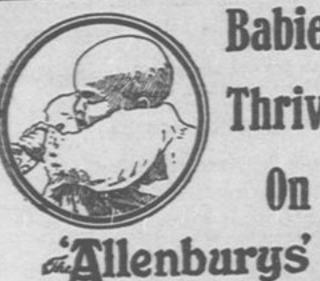
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How President Gordon of Monarch Dealt With Mr. Ostrom.

CANCELS 90 SHARES

INQUIRY INTO HOME LIFE

Merging of the Home Life and the People's Life Companies and How It Was Done-Mr. McCutcheon Paid \$80,-900 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. Mc-Cutcheon, 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 Can be had at away down to Ostrom nor was any agreement specified. Prior to leaving for Winnipeg Ostrom wished to sell one hundred chares, 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 rectors at Winnipeg witness cancelled

> were signed by mistake. The meeting on the 9th of August was called with the president's approval. A bylaw was passed moving 31 witness wired Ostrom to have meeting called immediately to rescind that bylaw. Mr. Gordon wanted the bylaw repealed and understood it would be

> Witness was unaware that the 1,400 chares 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 "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

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 \$49,000 of paid up stock and \$1,000 in

The Home Life. Mr. McCutcheon of the Home Life took the stand at 11.30. He has been Toronto, Sept. 7.-Judge Anglin yesmanager since Oct. 12, 1905, the date | terday granted ball for Newton and of the merger of the People's Life and | Cora Stonehouse of St. Thomas, chargthe Home Life. Prior to that date | ed with attempted murder of the child witness was manager of the People's of Cora Stonehouse on Aug. 22. Their Life, for four or five months, coming own bond of \$1,000 each, and two sure- later Ted and the old watchman were from the Federal of Hamilton, where ties of \$250 for each of the prisoners left clone in the ward he was superintendent of agencies, Mr. | was accepted.

Accutcheon left the French to avsume the management of the People's Life, by preferment, 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 Peoples' Life. To show the condition of People's 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 busi-

ness be reinsured, was carried out.

Witness did not carry out the negotiations, however. J. J. Warren, sollcitor 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. First. brook, the cash payment representing

the value of their contract as manager and permanent president of the Home "Where did you raise the money to pay for these shares?" asked Mr. Tilley.

"From the People's Life." ear. umey read a statement prepared by Mr. McLaughlin, showing the disposition of the shares. "You were not acting in trust for

any particular individual?" On being cross-examined witness admitted he bought them for Mr. Strat-

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 using your name and position for the purpose of carrying it through?" Witness evaded the question.

Five hundred shares were sold a the same price as witness had paid the Home Life. "Who paid the \$80,000?" asked coun-

"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?"
Lies. To Messrs. Karn, Kleopfer and

Warren." "The question of the propriety of such a transaction was not discussed

by yourself and Stratton?" "Had they any power under charter to lend on life insurance stock?" "Our solicitor thought so. I didn't "Was this 1,164 shares stock upon

which 20 per cent, call and 25 per cent. premium had been paid?" "What could this stock be bought at? Were the Home Life shares be-

ing purchased by Patteson? Was the stock on the market for less than "I don't know."

"What would Patteson have to pay for his shares that he sold you?" "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?" Price of the Stock. "What did he first ask?" "In the neighborhood of \$100,000." "Was Firstbrook a partner in the

"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 \$11,000 were to provide security for the \$80,000?"

Reverting 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

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 accordance with his promise to the di- | People's Life was the amount of one year's premium or 100 per cent. Mr. the 90 shares that he explained to them | Tilley dissected the transfer carefully. A Difference.

Mr. Tilley read a telegram from witness to the Insurance Department to the effect that on Dec. 31, 1905. the the head office to Toronto. On Aug. People's Life had 1,547 policies in force and a total business of \$763,479. The transfer, however, was put in as \$2,-672,000. Mr. Tilley wanted to know where the \$900,000 had disappeared to. Mr. Keiley, 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

FLOODS AT VANCOUVER.

One Life Lost by Upsetting of Canon In Swollen River.

Victoria, B. C., Sept. 7 .- Heavy rains are causing floods on Vancouver Is-

The down-pour was unprecedented, and at least one life was lost, while several others had narrow escapes. At Otter Point, the fatality occur-

red, while two men were attempting to cross the swollen Gordon River. Their canoe overturned on the bay. and Charles Kellum was drowned. Constance Charlton, the other occupant of the canoe, was washed on to the trap of the B. C. Packers' Association, and managed to reach the capping, 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.

TED'S GHOST PARTY

By CHARLES FREEMAN

Copyright, 1906, by E. C. Parcells John Ellison slowly descended from the carriage and turned toward the house. He walked slowly and with the bearing of a man utterly dejected. Nettie, watching him from the veranda, dropped her work and ran toward

"Was it any better today?" she asked anxiously. Her father shook his "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. Nettie looked after him for a moment, then, 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

Then Ted Raymond, head draftsman in the pattern room, had asked for Nettie's hand and had been refused her father's consent. He had been dismissed, and since then every-

thing 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 striker had disappeared after the first night's work, and it was declared that he had been thrown into the fur-

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 Nettie felt certain that he would be able to adjust matters, but she had given her pledge not even to speak to him, and she could not

urge him to take up the work. It was late that night and Nettie 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 presumption, he liked the man with his clean cut incisive manner and quick comprehension. Somehow he felt that herein lay

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 smokestack.

There in the swirling wreaths of smoke floated the dead engineer's image. Once or twice the specter yanished, 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

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

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 foun-

"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."

night?" demanded the leader suspiclously. "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 to-

"Won't that ghost be around to-

night?" 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 was 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 seance. 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 Nettie. "Let's go over to the house and have

our own celebration," he suggested. Night after night his phantom form | SEGAL AND HIPPLE CONSPIRED.

Attorney Says Looting Amounts to \$5,000,000. Philadelphia, Sept. 7.—The hearing in the Real Estate Trust Co. cases 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 paper 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 unprecedently low and at Hawkesbury the mills are completely shut down, 600 men being out

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. 5 .- 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 doubt-

Chatham Barber Raided. Chatham, Sept. 7 .- Nine bottles of choice liquor, five packs of cards and a gaming 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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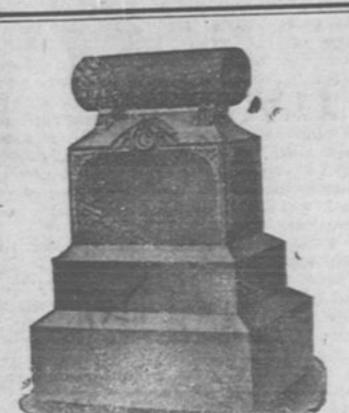
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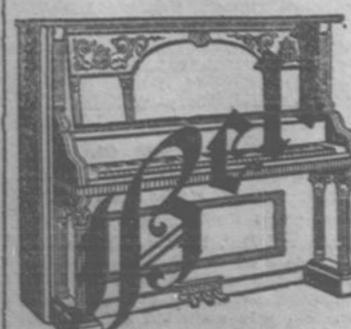
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