

# NEEDED MONEY

Got it by Chattel Mortgage and Assigning Wages For Five Years.

Startling Story of Usury Told in Toronto Criminal Court.

Toronto despatch: Surprise was piled upon surprise in Judge Denton's Criminal Court yesterday during the hearing of a charge of usury against Merrill Luther and Norman Smith, two men connected with the Brokers' Agency, Limited, a Toronto concern, which for several years past has extensively advertised its ability to secure loans for people in need. The evidence of half a dozen witnesses showed that in addition to the twelve per cent. allowed by the law, the applicants had to turn over to the agency a proportion of the loan, sometimes as high as twenty-five to thirty-three per cent., for his services, interest being charged upon the full amount. As security for the provisions the applicants had to give a chattel mortgage on their household effects, and an absolute assignment of all their wages for five years to come. The answer of the defendants to the usury charge was that they did not lend money, but acted as agents for the borrowers, and were entitled to make their own bargain for their services. The money, they said, was loaned by "Bernard Webster."

Considerable curiosity was aroused as to the personality of "Bernard Webster," and the Crown sprung a surprise at the close of the case by calling Mr. Wm. Kehr, a former manager of the concern, who said that the Brokers' Agency, Limited, belonged to Albert H. Williams, the Chicago money-lender, that it had been organized to meet the provisions of the money-lenders act, and that the account standing in the Bank of Montreal in the name of "Bernard Webster" belonged to the Brokers' Agency, the profits being duly forwarded to Williams' box in Chicago.

Most amazing of all was Kehr's calm admission that he had been discharged from Williams' employ for stealing \$2,500, and that the reason he helped himself to the funds of the Brokers' Agency and "Bernard Webster" was that "the money was being made in an illegal manner, and I thought I was as much entitled to it as Williams." Although the defalcations occurred nearly a year ago, and Kehr has refused to pay a balance of \$1,600 still owing, no criminal proceedings have been instituted against him by Williams.

Much of Kehr's evidence was corroborated by Thomas McCracken, the "figurehead" President of the Brokers' Agency, who gave evidence for the defence. The argument of counsel is to be heard on April 15th. In the meantime the accused men are out on bail.

**AN INTERESTING DOCUMENT.** The evidence as to the modus operandi of the Brokers' Agency was given by F. A. Loughheed, George Burnett, Matthew Miller, Palmer Stevens, Samuel Taylor and Wm. Lang. The men all made loans regularly through the defendants. The agreement signed by Loughheed reads: "I, the undersigned, hereby request you, as my agent, to procure for me a loan of \$55 at a rate of interest of 12 per cent. per annum, said loan to be secured by a chattel mortgage on my goods and chattels at 51 Lucas street, Toronto, a list of which is herewith furnished, said loan to be repayable in six monthly instalments, with interest."

"I hereby agree to pay you out of the said loan for your services in procuring the same the sum of fifteen dollars. And I agree that you take in addition such sum or commission as the lender may pay you in connection with such loan, or of attending to the business of the collection or repayment thereof."

In addition to the chattel mortgage Loughheed made the following assignment of his wages: "I hereby assign, transfer and set over to Bernard Webster, his heirs, executors, administrators or assigns, absolutely all wages and salary now due or accruing due to me from any person or persons, firm or firms, corporate or body, with whom I am now or may hereafter at any time be employed, and all my right, title, interest, claim or demand in, to or out of the term of five years from the date thereof."

"And I hereby authorize such person or persons as aforesaid, without process of law, to pay over to the said Bernard Webster, his heirs, executors, administrators or assigns, all such moneys, taking their receipts for the same, and such receipts shall be good and sufficient voucher for such payment."

Detective Murray, who took part in the seizure of the Brokers' Agency's effects, said that there were hundreds of this document seized by the detectives.

**"FIGUREHEAD" PRESIDENT.** For the defence, Mr. J. R. Road called Mr. Thos. McCracken, the President of the Brokers' Agency, who produced the latter's patent and books of the company, and testified that the accused were only employees of the concern. McCracken said the company had a capital of \$40,000 in \$10 shares, of which he owned five. Wm. Kehr five, Messrs. Kellar and Wrighton, of Chicago, five each, and A. H. Williams, of Chicago, 38,750 shares. Witness said he had heard of "Bernard Webster" but had never seen him, and did not know where he could be found. The company took over the business of Kellar & Co., money-lenders.

In asking for a dismissal of the case against Norman Smith, Mr. J. W. Curry, K.C., said that even if "Bernard Webster" was a myth, and the whole conduct of the business was a subterfuge, so long as the defendants did not loan their own money, and the provisions of the act were complied with, that was all that was to be asked of them. The Crown refused to withdraw the case against Smith.

# G. T. P. SPECIAL.

Carrying 300 Settlers From New England and Western Canada.

Montreal, April 11.—An important epoch in the history of the Grand Trunk Pacific will be marked to-morrow, when their first emigrant special for the West will leave the station here.

The train, the first of its kind on the new Transcontinental will carry 300 settlers from New England and Eastern Canada points to Saskatchewan, going west over the Grand Trunk, the G.T.P. and their connection. They will travel on a complete G.T.P. train of tourist and baggage cars, and will reach their destination early next week.

It is expected that a number of more special trains over the new transcontinental will be sent out from here during the season, as the rush of immigration to the West has led to a great demand for lands along the G.T.P. in the far western provinces.

# MARRIED TEACHERS

Breeze in Toronto School Board Over the Question Yesterday.

"You Are Penalizing Marriage," Declared Lady Trustee.

Toronto despatch: The old, old question of "married women or spinsters" as teachers in the public schools of the city, with the age limit as an additional issue, afforded excellent fighting material for the trustees at the Board of Education meeting last night, and they were not backward in availing themselves of the opportunity. The trouble started during the consideration of the Management Committee's report, recommending the appointment of Mrs. Ida M. Clipperton as one of two teachers added to Logan avenue school. Mrs. Clipperton was a teacher in Chester school, and when part of that district was annexed to the city Board of Education took two classes from Chester school into the city. The inspectors recommended the appointment of two of the Chester teachers to go with the classes.

Trustee Smith set the ball rolling by moving that Mrs. Clipperton's name be struck out and that of a young woman inserted. He said that Mrs. Clipperton was over the age fixed by the by-law regarding the age of newly-appointed teachers. Chairman Simpson objected to Trustee Smith inserting another name without allowing the Management Committee or the inspectors a chance to consider it, whereupon that trustee moved to have Mrs. Clipperton's name struck out and the report sent back to the committee.

Several trustees dwelt upon the married woman phase of the matter. Trustee Hodgson pointing out that Mrs. Clipperton's husband and son were both on the teaching staff of the city. "A family compact," he called it.

"This aroused Trustee Martin's ire, who declared that the appointment was recommended because the inspectors had considered Mrs. Clipperton the best teacher in Chester school. "It should be efficiency first and foremost," he exclaimed, "and not marriage or age. You are penalizing marriage," said Miss Martin. "Just because she happens to be a married woman you are turning her out. It is a most unjust procedure, and one that would not be sanctioned by a board that was half women."

"We're not turning her out," remarked Trustee Brown, "because she is not one of our teachers now." Chairman Simpson explained that although there was a by-law against the appointment of teachers over the age of 35 years, yet where districts were annexed and teachers in those districts were over the age limit they had been retained.

# USE COCAINE.

Widespread Sale of the Drug to Children in Philadelphia.

Philadelphia, Pa., April 11.—The first of the trials of persons arrested in this city at the instance of the State Pharmaceutical Board for the illegal sale of cocaine ended to-day, when George and Charles Rollins, negroes, caught their pleadings to guilty and each was sent to prison for two years. A fine of \$500 was also imposed on each. The men told the court that they had been in the illegal traffic for about nine months and that they obtained the drug from employees of two large wholesale drug stores, which they owned five. Wm. Kehr five, Messrs. Kellar and Wrighton, of Chicago, five each, and A. H. Williams, of Chicago, 38,750 shares. Witness said he had heard of "Bernard Webster" but had never seen him, and did not know where he could be found. The company took over the business of Kellar & Co., money-lenders.

Miss Mary Connor, who wandered away from the residence of Dr. Jeffs, of North Toronto, a week ago, and for whom a persistent search has since been conducted, was discovered yesterday afternoon by Mr. James Brown, caretaker of Eglington Methodist Church, lying on some clean straw in the driving shed adjoining the church. She was sleeping very soundly.

# SOVEREIGN BANK

Evidence All In and Counsel Summed Up For Their Clients.

Mr. Jemmett States Mr. Stavert Hopes to Have a Million to the Good.

Toronto despatch: The taking of evidence in the case of Stavert vs. McMillan was concluded before Chancellor Boyd in the Non-jury Court yesterday, and the case was summed up on behalf of the directors of the Sovereign Bank by Messrs. Wallace Nesbitt, K. C., and Frank Arnold, K. C.; for the plaintiff, W. E. Stavert, trustee for creditors, by Mr. James Bicknell, K. C.; and for the bank by Mr. I. F. Hellmutz, K. C. Mr. A. W. Anglin, K. C., has still to speak. The hearing goes on again this morning at 10.30 o'clock.

During the morning it was stated by Mr. F. G. Jemmett, General Manager, that the bank's indebtedness to the twelve banks which assisted it on the 18th of January, 1908, by loaning it between eight and nine millions of dollars, has been reduced to about \$4,000,000. Mr. Jemmett said Mr. Stavert hopes to yet have a million dollars over and above the indebtedness, although at present he cannot show anything but a deficit.

Summing up, Mr. Nesbitt argued that the transaction in question being wholly illegal no action could be brought on it. The bank act declared that "a bank shall not either directly or indirectly make advances upon, security or pledge of any shares of its own capital stock." It was not a question of ultra vires, but an absolute statutory prohibition against a bank dealing with its own stock. If there was a real purchase of stock, then the notes were given for value, and the transaction consequently was absolutely legal. He characterized as "a wicked transaction" the dealing with Mr. Allan, inducing him, an elderly man, on his return home from England, when in poor health, to sign the note, when according to his own story he did not fully realize what he was doing.

Arguing that the directors had no liability, "why," he asked, "should these unfortunate men, having no knowledge of what was done, be mulcted for \$50,000 apiece, and turned out of house and home—why should the law be strained to mulct them under something that had nothing to do with it, unless on a proper case being made out against them in breach of their trust?"

Mr. Bicknell's position was that his client, Mr. Stavert, on the 18th of January, 1908, became the bona-fide holder of the notes sued upon. It was not open to the directors now to say that the documents which went out in the reports were not real liabilities. The consideration was not, he said, the sale of the bank stock, but the making good of money which had, perhaps illegally, been used to remove the notes out of the bank.

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Mr. Hellmutz claimed that the transaction was perfectly legal. He argued that the directors, except Mr. Allan, were before going to New York ready to assume several liabilities. He submitted that the directors could not agree amongst themselves that there should be no liability; the moment they attached their names to the notes the law placed the stamp of reality upon the transaction. Why, he asked, were they so particular about the division of the shares in exactly equal amounts among themselves or their nominees if this were not a valid transaction and intended to be so? They did not, of course, expect that the bank's affairs would be such as to make a liability.

# RICH MEN COMING

British Professional Men of Means Attracted to Canada.

London, April 11.—A city doctor and a Fleet street publisher, with £20,000 and £19,000 respectively, are going to Canada. The Lake Erie sailed to-day with 1,200 emigrants, mostly British. The sailing of the Mount Royal, an extra boat, was only advertised a week ago, but already she is fully booked. The non-suspension of the £5 rule is causing much inconvenience to emigrants. For their information the immigration department has just printed an enormous mass of literature announcing that the £5 is not insisted on if an emigrant is going to a situation.

# THE MEANEST MAN

Forged Letter to Induce Old Lady to Give Him Ten Dollars.

London despatch: E. Murrah admitted to the police that he forged a letter supposed to have come from William Cahill, now in Central Prison, and asking his aged mother for \$10. Mrs. Cahill cannot read or write, and Murrah, who had been writing for her a different times, took advantage of his chance. The old lady went out and worked and denied herself in every way to get the money. The police say Murrah is the meanest man they have ever dealt with.

# News in Brief

The fine of \$15 imposed upon auto speeders in Toronto will likely be raised to \$20.

The reconstruction of the burned wing of the Parliament buildings at Toronto starts on Monday.

Former Lieutenant-Governor Duns-muir has purchased \$4,000,000 of Canadian Northern Railway bonds.

It is reported in Washington that Secretary Knox and Secretary MacVeagh may withdraw from the Cabinet.

The population of Montreal proper is given as 330,000, and the suburbs as 62,000, making a total population of 392,000.

The application of the Nova Scotia Steel directors for changes in the charter came before the Legislative Committee at Halifax.

The Senate of Pinehill, N. S., Presbyterian College conferred the degree of D. D. upon Prof. McFadyen, of Knox College, Toronto.

Dr. Sheard, Toronto Medical Health Officer and street commissioner, has finally and irrevocably declined to withdraw his resignation.

The report of the Cunard Steamship Company just made public reflects the depression in the shipping business generally. No dividend will be paid.

United States Senator Perkins introduced a bill to-day authorizing the Secretary of the Navy to create a naval reserve by enrolling citizens who are not more than forty years old.

T. Windover's grocery store at Napanee was broken into and about \$150 worth of groceries stolen. The thief or thieves broke the cash register, but only secured a small quantity of silver.

Rev. John Lindsay, an Anglican clergyman of the diocese of Toronto, died at London after an illness extending over some time, at the residence of his nephew, Mr. Cyril Dwight Edwards, the vocalist.

Richard J. Eacrett has been appointed license inspector of Brantford, in succession to the late John McAnn. He is foreman at the Verity Plow Works, a well-to-do temperance man and party worker.

A lighter loaded with dynamite, in the harbor of Kobe, Japan, caught fire, causing an explosion that killed three persons, wrecked many houses on the water front and caused a monetary damage of \$250,000.

The Baltimore & Ohio Railroad will in future engage no more women for employment in any capacity. It has been decided that the duties in a railroad office can be handled better by men and boys.

Firmly convinced that the world was coming to an end immediately, Miss Lillian Marsh, aged 20 years, who has been employed as a cook in a house on Scarth road, Toronto, was taken into custody by the police on a charge of insanity.

The March statement of the British Board of Trade shows increases of \$30,524,500 in imports, and \$12,434,000 in exports, the principal increases in imports were in foodstuffs and raw materials, and in exports in manufactured goods.

The proposed extension to the plant of the Canadian General Electric will be built in Peterborough. The company will expand \$250,000, and will erect a power house at the new waterworks dam that generate the power for their own purposes and pay the city \$2,000 a year.

Alfred Hazlett, Grand Trunk baggage-man, was speedily vindicated at Chatham when P. C. Dougan called at the home of Thos. Smale and took from the fingers of four-year-old Pernilla Smale the two missing rings, valued at \$150, with the theft of which Hazlett was charged.

For the first time the United States lists of France have nominated two women candidates officially. They are Made-



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MONTREAL TORONTO REGINA VANCOUVER WINDSOR  
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leine Pelletier, in the Quarter de l'Europe, Paris, and Marie Bonneville, in Isere, candidates for election to the Chamber of Deputies.

Messrs. Robert Luco and Edward F. McSweeney, of the Massachusetts commission enquiring into the increased cost of living, visited Ottawa, and had a brief interview with the Minister of Labor and officers of the Labor Department, which is making investigation into the same subject.

Seeding is very general over the three prairie Provinces, six weeks earlier than the oldest inhabitant has known. Many American farmers are utilizing great traction engines drawing twelve plows to break the virgin sod. So great is the influx of Americans that traffic at the Portal gateway was in a tangle which stopped the trains Monday. The rush from the States is unprecedented.

A bill granting a charter to the Southern New England Railroad Co. to be operated as a branch of the Grand Trunk Railway, was passed by the Rhode Island House of Representatives to-day. The bill, if passed by the Senate and signed by the Governor, will give the Grand Trunk a direct line through Rhode Island, with a seaport outlet at Providence.

# GOT DEGREES.

Rev. Mr. McIntosh, of Saskatoon, and Rev. Mr. Martin, of Brantford.

Toronto despatch: The annual convocation at the sixty-sixth session of Knox College was held in Bloor Street Presbyterian Church last night.

The degree of Bachelor of Divinity was then conferred upon Rev. A. W. McIntosh, of Saskatoon, Sask., in absentia, and Rev. John W. Gordon, B. A., of Maple, Ont., the candidates being presented by Rev. Prof. Robert Law.

The degree of Doctor of Divinity was conferred upon Rev. W. A. J. Martin, Zion Church, Brantford, who was presented by Rev. Dr. J. M. Duncan, and upon Rev. Principal King, B. D., of Indore College, who was presented by Rev. Dr. B. P. MacKay. In his response, Rev. Dr. Martin created a furor of applause by saying that he hoped the United Free Church of Scotland would observe the tenth commandment, and let the staff of Knox College remain as it is.

# RECEIVED MASONS.

Rome Newspapers Attack Roosevelt For Hobnobbing With Them.

Paris, April 11.—Mr. Roosevelt's reception of Freemasons during his stay in Rome has called forth criticism from a section of the Royalist and Catholic press. The Gaulois says that the incident justifies the precautions adopted by the Vatican, and it indicates that Mr. Roosevelt probably would have received the Masons after his audience with the Pope, had such an audience taken place, "passing from the Vatican to the Masonic chiefs as if with the approbation of the sovereign Pontiff."

The Eclair accuses Mr. Roosevelt of wreaking the vengeance of a disappointed tourist and punishing "an ungrateful papacy by the bowing down before the idol of Masonry." The paper follows a long and violently worded attack with a special despatch from Vienna in which the claim is made that the Government there has adopted extraordinary precautions to prevent Mr. Roosevelt making "breaks" similar to those which he made in Rome.

# BURNED TO DEATH

Daughter of Unionville Postmaster Meets Horrible Fate.

Unionville despatch: Through her clothes becoming ignited while working around the kitchen stove, Eva, eldest daughter of John F. Davison, Postmaster and general merchant, of this village, was so frightfully burned about 10.30 this morning that her death supervened about five hours later.

Miss Davison was engaged in melting some beeswax and turpentine, and when attempting to remove the pan it upset, scattering some of the fluid over the stove, the contents catching fire, which in turn instantly communicated to the young woman's clothing.

Deceased was in her 32nd year, and was generally beloved in the village and adjoining district, where she was well known.

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**We Can Afford** to use only the very best materials because, buying in immense quantities for our wholesale trade, we get the best crude drugs at rock bottom prices. In our chemical laboratories these raw materials are refined and prepared by expert chemists and subjected to rigid tests both for strength and purity before being used in NA-DRU-CO preparations.

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**We Could Not Afford** to use any but the finest and purest materials in each and every NA-DRU-CO preparation, because on the quality of each depends the future of the whole line. Linked together as they are by the NA-DRU-CO Trade Mark, a single article found unreliable would go far to destroy your confidence in all NA-DRU-CO goods.

Ask your druggist about the quality of the drugs we supply to him—about our facilities for compounding superior medicinal and toilet preparations—about our reliability.

Go a little further if you like, and ask your physician or your druggist what goes into NA-DRU-CO preparations. They can tell you, for we will furnish to any physician or druggist in Canada, on request, a full list of the ingredients in any NA-DRU-CO preparation.

**"Money Back"** Furthermore, if any NA-DRU-CO article you buy does not entirely satisfy you, return it and your druggist will refund your money.

If your druggist has not the NA-DRU-CO article you want in stock, he can get it for you within two days from our nearest wholesale branch.

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# Save

CHAPTEI  
What a mad night, saved what a fierce, that raged that night a coast. The wind shrieked and whirling in the distance of death, driving before it, tossing up the mountains of foaming water, they were tossed, prey, then hurried, a mass of water down victims, whether that beach, human hand lives.

It had blown a gale the early morning soon boatmen had said "the at sunset—it was just the September gale," same, black as pitch, over, they were tossed, note, and men and watered crowd that beg along the sea frontage other, and many a carps rarely whispered, a deep, hushed "heavy sea to night."

Hark! What was boom of a gun out at all the roar of wind, twice—that awful, that made those men who remained in doors spring blanched cheeks, and the crowd without.

"Girls, I'm off!" I called of distress!" cried with two fair young watching the gale in front sitting room in "an physician still, and I may be of use, cap, my daughter, me out that brain Thanks."

And Dr. Roland (C) His thews and sinews as well as his skill, powerfully built man and not more than forty.

It was a densely dark wind, the foam, a mist of spray right in the pitiless fury of the absolute battle with make headway at all of it as was still ungreen opposite Brunst as thither the people that part also Dr. Cl best he could.

Flamboyant were a and men with lanterns thrown as a ritual, but there, which only deep around.

"But where is she—Dr. Clifford of an olding can live long in as this."

"No, sir; I'm afraid They made three life boat after they and now heaven only or the vessel are! here when the gain just make her out, she here, dismantled, but she just beating her head—a big fish craft, too I reckon."

"I thought I saw the foam just now!"

So did others.

The crowd surged breathlessly; then a ment burst forth, "A boat! a boat set up from the coast—a flaming rocket whizzing wind's eye."

"She's close! To the ed the stoward deck with a score of gallant to wade out the mor near enough to be aid."

Now she sunk deep anon she was lifted, owned; now she is very crest of a broad rowers are fighting ex

Ha! a crash, the frantic shriek of women is capsize, and they setting waters as the the shingles.

Before it can retire have rushed in, aloft lanterns, and breaks out as man a back to show with are rescued, and they delivered over to the of the women and despatch of residents.

Meanwhile, there watching for the life "She's got a splint one man said to Clif on the scene of a hand ready to lend a hand "There was one hand, a man pushed through volunteered "It didn't one whether he lived him away, and he went ket. Look, sir! there awful sea to fight ag how full she is of bu It is scarcely possib quately the next few

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