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# NO SYMPATHY WITH DUMMIES

## The Monetary Times Deals With Farmers Bank Smash.

### Ex-Manager Travers Declared to be Brutally Dishonest.

#### Criticises the Government Department of Finance.

Toronto despatch says: The Monetary Times, in a leading article on the Farmers Bank smash, will say:

There are two outstanding considerations arising from the failure of the Farmers Bank. The first is that it is imperative that sympathy with dummy figures who ought to have been active should be cast to the four winds and a new standard of managerial and directorial duty created. This is in the interests of the future of Canadian finance, of the investor, of the Canadian banking system.

The second consideration is the relation of the Farmers Bank failure to the general banking system and the coming revision of the bank act.

Mr. W. R. Travers, the general manager of the bank, went to jail this week for six years. He was brutally dishonest. No legitimate sympathy can be offered him, except it be perhaps that he might have had the company of other Farmers Bank associates. Mr. Dewar, in making excuses for Mr. Travers, could not find strong ones. His lawyer stated that Travers hoped the Keeley mine would prove profitable, and thus work out the salvation of the bank. Mr. Travers must have known that the Keeley mine transaction would work out the damnation of the bank. Another excuse was that his improper acts were solely for the purpose of trying to clear the bank; and another respecting the theft of \$40,000, that "Travers meant to transfer stock in the Keeley mine to cover that amount and was greatly surprised to find that he had forgotten to do so." Then came the paradox, "his intention was good, but he was undoubtedly guilty of theft."

The lack of directorial responsibility in bank matters has become proverbial. But the day is approaching when the director will be held to do his duty, or be held responsible in the event of failure.

Mr. Fitzgibbon, in whom the president placed complete confidence, told Magistrate Denison at Toronto a week ago that he was inspector of the bank only in name, and that he had learned from his forty years' experience in banking that it is not good policy for an accountant to differ with his general manager in regard to the status of his bank's assets.

"I learned," said the witness, "during my former connection with a larger bank, in which I was associated with Mr. Travers that it is not the function of a chief accountant to question the valuation of a bank's assets. I admit that at times I did agree with Mr. Travers."

"You remember the trial at Lindsay?" asked Mr. Dewar, "where you were a witness and you swore that the Government statement as to the condition of the Farmers Bank was correct. Did you not?"

"It was correct from our viewpoint," said Mr. Fitzgibbon.

"According to the books of the bank?"

"Yes."

"But now you swear the statement was deceptive?"

"Yes, in part—as I have explained," said Mr. Fitzgibbon.

This is virtually an admission that Mr. Fitzgibbon knew that the Farmers Bank was being conducted dishonestly month by month.

Dr. Beattie Nesbitt, the former president of the bank, is required by the police to give some information respecting the bank's affairs. He is charged with making false statements to the Government. The more that is learned of the failure, the more it seems that the bank was started chiefly for the purpose of financing mining enterprises. If it is true that Dr. Nesbitt made false returns in 1907, it would apparently seem that incorrect statements were sent to the Government for more than three years.

This leads to the question as to what value is the Government bank statement for the detection of fraud.

"We think that the Department of Finance must share the responsibility for the failure of the Farmers Bank unless later explanations prove otherwise."

The terms which passed between the Department of Finance and the State Insurance Department of New York last year respecting the Farmers Bank transactions with a fraternal insurance company make a sorry exhibit. Mr. Hotchkiss, the Insurance Superintendent, knew that something was radically wrong with the Farmers Bank, and communicated as much to the Finance Department at Ottawa. The reply was that they could not take action.

"Probably the bank, on application from you," wrote Mr. Fielding, to Mr. Hotchkiss, "would explain the whole matter."

Which would be almost tantamount to asking a thief whether he had stolen and how he did it. The New York State Superintendent was persistent, and one of his examiners reported that he hoped his "visit to Ottawa may get the Finance Department and the Bankers' Association started into doing something."

The Department apparently did nothing when it might very well have approached the Bankers' Association, saying: "The Farmers Bank is not doing

legitimate business, and action must be taken."

The Bankers' Association have more than once stepped in and prevented an inevitable disaster becoming too ruinous. In the case of the Farmers Bank the well-informed public, the Finance Department and the bankers allowed the bank officials all the rope and time needed for that institution to hang itself.

The revision of the Bank Act should be carefully and quietly considered by the Government, the bankers and the public. The Canadian Bank Act must not be legislation founded on the fire, ashes and lava of the Farmers Bank eruption; although at the same time that disaster presents lessons which cannot be ignored. And in the meantime, the bank director must learn his duties.

# AHAB ARCHIVES

## Remarkable Find of Moulded Clay Tablets in Samara.

### One Inscription a Letter to Ahab From the King of Assyria.

New York, Jan. 23.—A special cable to the Tribune from London says: A discovery of vast importance for Biblical history is reported from Berlin by the Daily Telegraph. It appears that Professor Reuser, who has been carrying out the excavations on the site of the Israelitish capital in Samara, has unearthed moulded clay tablets covered with inscriptions, which are believed to form portions of the archives of King Eliah.

These inscriptions, which merely in quantity constitute the most remarkable archaeological find that has been made in Palestine, are not cut into the tablets, but are written in old Hebrew characters with the intensely black ink found on the Egyptian papyrus between one thousand two thousand years before Christ.

One of them is a letter to Ahab from the King of Assyria, who, Dr. Yaluda believes, was either Assurbanipal or his son, Salmanasser II. Another tablet contains a detailed inventory of the furniture in the royal palace, but further particulars of the find have not yet become known.

Nevertheless it is evidently destined to provide convincing confirmation of certain phases of Old Testament history, which some of the modern critics have been in the habit of treating as altogether mythical.

# LIVE STOCK SHOW

## Announcement of Results of Year's Seed Grain Competitions.

Ottawa despatch: The feature of the day at the Ontario Live Stock show was the announcement of results in the year's seed grain competitions. The prize winners were: Oats, Wm. Lewis, Dunford, Siberian; Thos. Cash, Bobcaygeon, Yellow Russian, Peter Drummond, Keene, Irish White; S. W. Rilance, Beaverton; D. Coon, Frank- R. H. W. Bernard, Billboro; M. S. Campbell, Dominionville; W. J. Bar- Mabel Bonilla, attacked Ceiba at 7.15 p. m., Jan. 14. Two or three hundred shots were fired, but no fatalities resulted.

Captain George B. Boynton, a real soldier of fortune, and the hero of several romantic stories, including "Richard Harding Davis' novel of that time, died in a private hospital at New York today.

A special despatch to London from Lisbon says that the commission appointed to reorganize the navy has decided in favor of the immediate acquisition of three Dreadnoughts from England.

One of the oldest druggists in Toronto, Mr. Andrew Jeffrey, corner of Yonge and Carlton streets, has disposed of his business. Mr. Jeffrey has been in business in Toronto for about fifty years.

As the result of one bob-sleigh running into another at the High Park slides, Toronto, Robert Elliott, aged 18, of 83 Arthur street, is in Grace Hospital, suffering from a compound fracture of the left leg.

Arthur Bramley, a Brookville G. T. R. engineer, underwent an operation for the removal of his left eye in St. Vincent de Paul Hospital. He was injured in an accident at River Beaudette nearly a year ago.

Andrew Carnegie today announced a gift of \$10,000,000 to the endowment fund of the Carnegie Institute of Research of Washington. This brings his endowment of the institution up to a total of \$25,000,000.

Curator Petherick, who has charge of the historical records in the Australian federal parliamentary library, claims to have found the crowning proofs that Amerigo Vespucci discovered Australia in the year 1499.

The commission of high Turkish officers arrived at Bremerhaven to inspect four of the older North German Lloyd ships with a view to purchasing them for use as military transports in the Turkish navy.

A statement issued from the offices of J. P. Morgan & Co. by Henry P. Davis, of that firm, gives the Aldrich currency reform plan the most enthusiastic endorsement it has received from any notable Wall Street source.

After eight years of marriage Mr. and Mrs. Louis Leriche, 3 Gain lane, Montreal, are the parents of nine children. Mrs. Leriche having given birth to triplets on Monday for the second time in five years. The mother and babies are well.

At a largely attended meeting in Toronto of oculists and opticians, many of whom had come from outside points, the new bill governing eye practice, which is about to be introduced into the Local Legislature, was discussed at considerable length.

Louis Breguet, the French aviator, at

# NEWS OF THE DAY IN BRIEF

## Untruthful Toronto Prisoner Gets His Sentence Doubled.

### Kaiser Wilhelm to be Made a Doctor of Medicine.

#### Amerigo Vespucci Said to Have Discovered Australia.

Brig-Gen. Jesus Carmango, who has just died at Mexico City, left 42 sons and daughters.

The death is announced of Mr. Paul Morton, ex-Secretary of the United States Navy.

The Toronto Trades Council will ask for the immediate appointment of a Labor Bureau Secretary.

Representative Champ Clark has been selected by the Democratic caucus as the next speaker of the House.

Fire broke out and destroyed elevator No. 1 of the Maple Leaf Milling Company, at Brandon. The loss is about \$75,000.

Otto W. Clark, wanted by the Fort William police on a charge of theft, is held at Niagara Falls by the Provincial police.

A company that recently purchased thirteen thousand acres of land in the Calgary district will seed four thousand acres in flax.

The British steamer East Point, bound for Norfolk, is ashore with her steering gear damaged at the entrance to the Savannah reservoir.

It is stated that the Stirling, Ont., electric light plant is paying handsomely, and began the new year with an income of \$2,446 per annum.

The French cruisers Gloire, Conde and Admiral Dufaure de Laforce, sailed today for a cruise in the Gulf of Mexico.

R. J. Foreman, chief clerk of the Grand Trunk Pacific freight department, has been appointed assistant general freight agent, with headquarters at Winnipeg.

Statistics prepared by Sheriff Wright in his annual report to the Government on the Hull jail and court house show considerable of a decrease in crime within that city.

Kaiser Wilhelm is about to add to his numerous distinctions that of Doctor of Medicine. The German University at Prague offered him the degree, and His Majesty accepted it.

Because James Moore went into the witness box in the Toronto Police Court and denied things which had been positively proved, he had his sentence doubled, being given six months.

William Pope, the Bromptonville, Que., merchant who disappeared recently, is said to have cut his horse's leg and spread the blood about to leave the impression that he was murdered.

Advices from Ceiba, Honduras, state that the revolutionary forces under Manuel Bonilla, attacked Ceiba at 7.15 p. m., Jan. 14. Two or three hundred shots were fired, but no fatalities resulted.

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Donat, France, broke the world's speed record for a monoplane with passenger. He made a flight of fifty kilometers (31 miles) in 54 minutes and 54 seconds, and one hundred kilometers in one hour, nine minutes and 28 seconds.

Japanese on the Hawaiian sugar plantations where Filipinos also are employed threaten a general strike unless the latter are discharged. The Japanese charge that the Filipinos who have been taken there recently in considerable numbers, are loafers and robbers.

Mr. Andrew Carnegie has responded to the appeal of the Markdale Public Library Board with the offer of five thousand dollars for the erection of a Public Library building, providing the town gives a suitable site and grants annually five hundred dollars towards the upkeep of the library.

Queen's Medical College authorities expect to go to Toronto next week and lay before the Government their reasons for opposing the request of the Toronto Medical College to be allowed to license its graduates and any who have passed since 1900 without taking the examinations prescribed by the Ontario Medical Council.

# HOTEL MEN FINED.

## First Batch of 28 Liquor Cases Tried at Haileybury.

Haileybury, Ont., despatch: The first batch of the 28 cases of alleged infractions of the liquor law were tried here today before Magistrate Atkinson, and convictions registered in each case. There were two charges against C. W. Knapp, of the Maple Leaf Hotel, one on Dec. 17 and the other Dec. 28, and sentences were reserved in both. J. J. Joy's of the Matamoras Hotel, was fined \$20 and costs on a charge of Dec. 23, a second charge being dismissed. Charles E. Egan, proprietor of the Vendome Hotel, was defendant in two charges, one of which was dismissed and on the other he was fined \$20 and costs. The defendants were represented by Mr. James Haven, K. C.

In order to secure evidence in the two Eckerton men purchased three-quarters bottles of whiskey from each of the different hotels and the main argument of Mr. Haverston was that the quantity purchased divided between the two men was not sufficient to prove breach of the law which permits a man purchasing one quart only.

# FAR FROM HOME.

## Scott's Millionaire Dies at Richmond, Va.—Cut Off With \$1.

New York, Jan. 23.—A despatch to the Tribune from Richmond, Va., says the body of a man found dead yesterday at the door of a Richmond home was identified to-day as that of Eno Whytehal, a Scotchman, "millionaire, owner of stocks in the street railways of Hamburg, Germany, philanthropist and traveler. He came to Richmond from New York on Monday. Death resulted from a sudden physical collapse.

An examination of Mr. Whytehal's effects revealed a will telling a story of an unhappy domestic life. He married twenty-five years ago, and had three children, two of whom survive him. He and his family quarrelled fifteen years ago, and he exiled himself. The will says: "With my own hand, free will and special choice, I do hereby most emphatically disinherit and cut off my wife, Sophie, and my two children, namely, my son, Benjamin, and my daughter, Maud, with \$1 each, and \$1 only."

# DROPPED ON HIM.

## Farmer Fell Down Cellar on Top of Another Man.

Smith's Falls despatch: Andrew Moodie, a farmer, residing near the town, went to visit a neighbor, John Telford, last night. As he opened the door leading into the house he fell through the trap door of the cellar, which was open. At the moment Mr. Telford was ascending the cellar stairs and Moodie dropped astride his neck.

Both men went to the bottom in the darkness, Telford escaping unhurt, but Moodie sustaining a fracture of three ribs and other painful injuries. He will recover.

# HOME BURNED.

## Two Hundred Barrels of Oil Also Consumed in Onondaga.

Brantford, Ont., despatch: Fire, which started from a gas stove, completely destroyed the home of Mr. and Mrs. Grant Merrill, two miles north of Onondaga, yesterday. The owner was absent at the time and the neighbors were able to save only part of the contents. Shortly after, in the same district, known as the Onondaga or Belt, the oil tanks of John Allan caught fire and a notable blaze, which lasted all night. About 200 barrels of oil were consumed. A fire had been started in order to prevent the oil from congealing from frost and the oil ignited from this.

# GOLD MEDAL FOR MISS TERRY

New York, Jan. 23.—In recognition of distinguished services to dramatic art, Miss Ellen Terry, the English actress, was presented with a gold medal this morning by the founders of the New Theatre before a notable assembly of men of letters, playwrights, musicians and the flower of staidland.

To Miss Terry falls the distinction of being the first woman and the first British subject so honored.

# P-A-Y-E-CARS

## Platform of Cars Must be Larger, Says Railway Board.

### Commissioners Differ and Appeal to the Courts May be Made.

Toronto despatch: With Chairman Leitch reaching out to the Court of Appeal for a settlement of the trouble on a basis of law, and Commissioners Kitchson and Ingram dissenting on a question of fact, the meeting of the Ontario Railway and Municipal Board, called to further discuss the installation of the P-A-Y-E system in the street cars of this city, broke up in confusion yesterday.

The rock upon which the Board split into three sections was that of the right of the Toronto Railway Company to decide in the event of an equal division of expert opinion, whether they should have two doors or one at the rear of all the cars which they may in future operate on the P-A-Y-E principle. Chairman Leitch, despite powerful argument by Corporation Counsel H. L. Drayton, K. C., held to the opinion that the company had the right. Both of his colleagues, however, offered dissenting judgment to the effect that the cars should have two doors on the rear platform, and that the board had the power to compel them to be installed before the cars could be operated as P-A-Y-E.

As will be readily seen, this type classification will eliminate all but the newer class of cars. The experts gave to the board the opinion that the cars should all have a grab-handle dividing the step space; that at the discretion of the company a grab-railing can be placed on the fare-box; that all cars to be operated under the P-A-Y-E system must have either two doors at the rear, providing for entrance and exit, or one large door, on devil-strip side; that the system now in operation of entering cars at the rear door and leaving by the front should be continued.

Length of cars. Minimum rear platform length. Minimum step length. 18 to 22 ft. 36 inches 39 inches 22 to 26 ft. 62 inches 44 inches 28 to 32 ft. 68 inches 48 inches 32 feet 74 inches 54 inches

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# BUBONIC PLAGUE.

## One Death in Peking—Missionary Doctors Fighting With Disease.

Pekin, Jan. 23.—The first death in Peking since the outbreak of the present epidemic of bubonic plague occurred in a missionary hospital to-day. There have been earlier reports that the disease has entered the capital, but not until to-day had a fatality been directly traced to the plague.

In Manchuria and Northern China the plague is slowly extending. A number of foreigners, most of them women and children, are leaving the country. The Chinese officials have to a large extent surrendered command of the fight to the missionary physicians.

# FIRE IN JAIL.

## Illinois Girls Preferred Death to Disgrace of Imprisonment for Stealing.

Chicago, Jan. 23.—Death resulted today from the fire started last night in the Lemont, Ill., jail, by two girls, who attempted to commit suicide because of humiliation over their arrest. Stella Maxwell, 22 years old, died to-day in the hospital at Joliet, where they were taken when rescued by firemen who broke into the jail. The other girl, Freda Kampha, is dying.

They had been arrested on charges of stealing furs at Lemont, where they had gone from Joliet to attend a dance. The furs were recovered.

# A SOCIETY SURPRISE.

## Heir of Earl Cadogan, Who Married a Week Ago, is Engaged.

London, Jan. 23.—Another society surprise has been given by the unexpected engagement of Viscount Charles Jardine last May passed through the bankruptcy court. He became heir to the earldom of Cadogan and an income of \$500,000 yearly on the recent death of his seven-year-old nephew. Only a week ago Earl Cadogan, who is 70 years of age, married Countess Palagi at Florence.

# SECTION FOREMAN KILLED.

Orangeville despatch: On the Canadian Pacific Railway track about a mile south of this town this afternoon, Section Foreman Thomas Hiley was instantly killed. Hiley left the freight shed here about 2 o'clock to walk to the terminus of the section under his supervision. It is supposed he fell on the icy road and was struck by a notable freight train known as "the Moonlight" left here about 2.30. Consisting of a large mogul engine and thirty-two cars, and passed over him.

# WATERLOO PHYSICIAN DIES FROM ACCIDENT.

Berlin, Ont., despatch: Dr. J. B. Armitage, of Waterloo, a well-known practitioner of this part of the country, died as the result of an accident which occurred at his home last night. Returning from a call about midnight, he leaped over the balustrade at the top of the stair to turn out a light, and fell twelve feet to the floor, sustaining a fracture of the spine.

# BODY FOUND IN BOX.

Toronto despatch: A body was found through a lane in the rear of 283 Carlton street yesterday afternoon. Wilnot Curry, of 202 Church street, found the body of a newly-born infant in a box. It was badly decomposed. The chief coroner is investigating.

"Of all Shakespeare's plays, I prefer the 'Lady of Lyons.'" "Shakespeare didn't write the 'Lady of Lyons,' as I can easily show you." "I don't care to argue on that Baconian theory." "Lodgeville Courier-Journal."

# LOCAL OPTION.

## Inspector Was Disappointed—Laws Better Observed.

Ottawa despatch: Provincial License Inspector J. W. Gordon, of Toronto, who has been here officially inspecting the work of the local inspector here, in an interview this morning, said he was greatly disappointed at the result of the local option vote in some municipalities of the Province on January 1.

"I anticipated a more sweeping victory for local option," he said. "I think, however, the license laws are being more generally and closely observed by license holders all over the Province."

# OUR FORESTS

## Hon. Mr. Fisher Speaks on Conservation of Trees.

### Care Taken Along the Line of the G. T. P. to Prevent Fires.

Quebec despatch: Speaking in French at the Dominion Forestry Convention this morning, Hon. Sydney Fisher congratulated the Provincial Government for the efforts made for the conservation of forest and other natural resources. In order to show the progress that had been made in the past twenty-five years, the speaker said that when the first trans-continental railway, the C. P. R., was under construction there were almost constant fires along its line, causing consternation throughout the country. When the G. T. P. was started instructions were given that all possible care be taken to prevent forest fires, and it had had excellent results. Mr. Fisher suggested that the Province follow the example of the State of Massachusetts by voting \$100,000 annually and creating reserves for the cultivation of trees.

Quebec had an expert forester in the person of Hon. Jules Allard and an excellent staff in the Forestry Department, and he was certain that if his suggestion were adopted it would prove as successful as it did in Massachusetts.

Mr. G. D. Peters, Chief of Co-operation of State and private owners, United States Forest Service, spoke along similar lines.

# BEAVERS BUSY.

## Have Located on a Small Lake Near Renfrew.

Renfrew, Ont., Jan. 23.—The discovery has just been made of a colony of beavers on a small lake in Horton Township, four miles from Renfrew. The valuable game animal has returned to haunts from which it was chased fifty or sixty years ago.

On the lake, which is located on some waste land not much frequented by man, the beavers have built a house for themselves and erected on the outlets of the creek a couple of small dams, which have had the effect of raising the level of the water in the lake.

Several trees along the shore of the lake have been cut down by the beavers, either as food or for building purposes, and in addition to soft woods they have actually gnawed down some small oak and maple trees.

The land on which the interesting colony is located is owned by Messrs. Alexander & Robert Leitch, who have notified John Devine, of Renfrew, game and fishery overseer, of the presence of the animals.

# FOR ITALIANS.

## Subscriptions and Teachers to be Sent to New York by King of Italy.

New York, Jan. 23.—The American says: It is announced that King Victor Emmanuel of Italy has subscribed \$1,00