

This is considerable of a Thanksgiving store, with fine things for ladies and stylish things for men precisely as you want them.

We're ready with the very latest styles in Ladios' Hats

Ladies' Coats Ladies' Purs in addition to the entire

range of soft and Derby hats for gentlemen. This is a good, safe

store to come to whenever you are in a hurry.

140 Yonge Street, TORONTO.

INVESTMENTS MADE

Continued From Page 1.

they stood from under. What did he expect us to do? Are directors supposed to go down in their pockets and put up \$50,000aplece, to se the general manager thru some unauthorized spe-

Were these investments by McGill "Some of them were, but he has turned them all over to us." consisted, Mr. Cockburn was unable to state.

"I never speculate," he said, "and know little about the stocks; they were mainly American stocks."
"Some of his last ventures," he contined, "were very wild. I have sometimes thought that he was not quite himself last summer. Instead of taking a vacation, you know, he spent weeks during the heated term in New

mekes during the heateq term in New York."

Mr. Cockburh was not certain as to whether Mr. McGill was under any bond.

"It would only be ten or afteen thousand at best," he said; "a mere drop in the bucket."

Mr. Cockburh and Dividends, He had given no thought to any criminal prosecution.

"We are after pecuniary dividends, not moral dividends at present.

Mr. Cockburn said that many prominent citizens, including Senator Cox and Sir William Mulock, had complimented the Ontario Bank in so managing the affair as not to inconvenience the depositors or disturb the commerce of the country. He did not think that even the shareholders would be an andsome surplus, after liquidation, to which they would be entitled. Real An expert accountant begins work to-day on the books, and as soon as his report is completed a general meeting a prosecution. Attorney-General Foyward vesterings of the stockholders of the country. He did not think that even the shareholders would be entitled. Real An expert accountant begins work to-day on the books, and as soon as his report is completed a general meeting a prosecution. Attorney-General Foyward vesterings of the stockholders of the individual as to the marker of the stockholders of the Ontario Bank will be called.

Discussing the mater of instituting a prosecution. Attorney-General Foyward vesterings of the stockholders of the Ontario Bank will be called.

The losses were made in nurre under the bank, in this bank at times. The directors have times the state and there would likely be a large to the stockholders of the country. The directors have thrown all the expestions are fully secured and to the proposed the proposed the proposed to the proposed the proposed the proposed the proposed the proposed the proposed to the proposed to the proposed the position of the position.

The directors have times the bank, in the position of the bank, in the position of the bank is made and the proposed to the position

Bank will be called.

Discussing the matter of instituting a prosecution, Attorney-General Foy said yesterday that his department had no information of any wrong-doing upon which the crown could act. If President Cockburn or any shareholder knew that defalcations had been committed, he could lay an information with the magistrate and the law would be set in operation in the ordinwould be set in operation in the ordin-

ary way. Change in Control The Bank of Montreal is in charge of the affairs of the Ontario Bank head office, and the signs of the Old head office, and the signs of the Old Lady of St. James-street were hung up in the Ontario Bank premises on Saturday. Acting, General Manager Stavert was in charge from Montreal. Local Manager Braithwaite of the Front and Yonge-street institution will be in control of the situation and New York with whom I do busing the street of the st

CAR NEARLY GOES OVER BRIDGE PASSENGERS GET A BAD SCARE

Repairs Under Way to Gerrardstreet Bridge Leave It in a Rather Dangerous Condition-Barricade Knocked Over.

The derailing of a street car fast planking of which is undergoing reof danger to the motorman, con-r and half a dozen passengers on

A Carlton, and College car com

"I wish we had accepted it now,"
Mr. Cockburn added, "for it would have prevented all the speculation that has occurred since, which has been the cause of the present difficulty."

Manager Deceived Directors.

"It was all the general manager. He disobeyed and deceived the directors. Any other general manager of any bank in Canada can wreck it to-morrow if he makes up his mind to do it. It is a question of confidence. You have to trust somebody."

"You knew nothing of these defalcations, then, until you were called for a month ago?"

"Certainly not," was the answer. He denied that the Royal Bank had then been approached to renew the former negotiations, and stated that the directors went straight to the Bank of Montreal.

Mr. Cockburn The World was informed that the exact defalcation is \$1,294,000. Some days ago, seeing the condition of the bank and knowing that the Royal wanted to get into Ontario more extensively, a proposition was made to General Manager E. L. Pease to take it over. He jumped at the idea, but when his inspector found that the total deficit amounted to \$1,294,000, and as there were \$13,000,000 deposits and the possibility of a heavy run in prospect, Mr. Pease handed it over to the Bank of Montreal. The big bank would not however, assume liabilities unconditionally. They wanted to look into the assets. In the meantime the Toronto banks got panicky, as all sorts of stories were afloat. They guaranteed the Bank of Montreal to the amount of \$1,000,000 if the latter would take the Ontario Bank over without examining the assets. This is what has been done. A prominent banker stated that he considered the transaction by which the Bank of Montreal takes ever the business of the Ontario Bank as a good stroke of business, to the advantage of both the institutions.

"Think of it," he said; "the Ontario Foliation of the Withdraw their accounts. It appeared that the placards left them still skeptical.

Another feature of the "run" was the unwillingness of some who were suffering from frigidity of the pedal extendition of the "long green!" Others were not atisfied with Ontario Bank hills and asked for the notes of other banks.

The brancher feature of the "run" was the unwillingness of some who were suffering from frigidity of the pedal extendition of the "long green!" Others were not atisfied with Ontario Bank has in outside Places.

The brancher feature of the "run" was the unwillingness of some who were suffering from frigidity of the pedal extendition. The place is a place of the "long green!" Others were not atisfied with Ontario Bank has in outside for the notes of other banks, In Outside Places.

The brancher feature of the "run" was the unwillingness of some who were suffering from frigidity of the pedal extendition

of both the institutions.
"Think of it." he said; "the Ontario
Bank is allowed a bonus of a hundred
and fifty thousand dollars and by a
stroke of the pen the Bank of Montreal flocked in to withdraw their money. The officers of the bank continued paying out the cash until about 11 o'clock, when the Bank of Montreal advised depositors that all cheques marked by the bank would be honored at their office. There was no panic and many customers, when assured by the manager that their deposits were safe, went away satisfied. Some of our merchants made heavy deposits to restore public confidence. ecures ten million additional dep Mr. McGill's Statement.

"The losses are made up in the ordinary course of business, made up of old debts and losses in securities purchased on behalf of the bank," said Mr. McGill when interviewed on Sat-

A. P. Choate was in the city on

London, Oct. 14. — Again advocating its ideal of the colonies being armed allies instead of unarmed dependents. The Morning Post discusses "Newfoundland's bad bargain," and says: "Are Canada and Newfoundland ready to fight the States rather than give way? If not, it certainly is not for the colonies to abuse us for a 'surrender.' The influence of this ideal is already perceptible in Australia, but Canada has still far to go. If Canada undertook the work of defence on a scale commensurate with her wealth infinitely greater force would be added to the argument in favor of establishing a Canadian ambassador to represent the empire at Washington. a departure which would represent an enormous advance in the principle of imperial co-operation."

White Labor Clause.

"Imperialist," in The Morning Post, declares that the white labor. Saturday and said:
"Mr. McGill has never at any time during the many years I have been acquainted with him, been interested with me directly or indirectly in any transaction in stocks.

"McGill has known nothing of my

afterwards. The staff of employes of the Ontario Bank will be continued at their posts for the present.

Directors Still in Charge.

G. R. R. Cockburn was seen by a more surprised than I was to hear of the bank's difficulties, and I did not known marking of the Ontario Bank's difficulties, and I did not known anything about it until I bought the Toronto Bank's at Hamilton this

Directors Still in Charge.

G. R. R. Cockburn was seen by a World reporter during the progress of a board meeting of the Ontario Bank directore, at which Acting General Manager Stewart of the Bank of Montreal was present. Mr. Cockburn was quite enear that the directors were not superseded by the transfer to the Bank of Montreal of the Ontario Bank in any manner. I do not show who is responsible as ever, and as much interested. I do not know who is responsible for initiating a prosecution if there should be one, whether it is the directors or the Bank of Montreal or the government. Anybody could do it who loses by the wrongdoing. But the matter has not been discussed yet. We are business men now, not here to settle questions of morality, but to make money and look after the bank's affairs.

"And you can say there never was a cleaner little bank in its inside transactions. For the last four nights there has been an investigation going on, and banking men all say there never was a better, healthier business.

"Why, it was so well thought of that we had a proposal last June from the Lord Ridley, chairman of the Tariff Reform League, has issued a manifesto pointing out the growth of the movement in the colonies, especially in Canada. If, it says, the delegates to the colonial conference are sent away with the door shut on a preference the position in regard to the consolidation of the empire and its economy, the future of the United Kingdom will become ex-



SEVERAL KINDS OF

Without overstating it, we have the largest assortment of exclusively highclass-mark the words "high-class" -men's overcoats in the city

> Light weight, Light or dark colors, Cheviots, tweeds, beavers, Short, long, medium, Body-fitting, full skirts, STYLE, FIT.

Everything desirable in an overcoat guaranteed to be in

\$15 to \$25.

New Shape Hats

There's a whole lot of difference in hats. If you want the difference in your favor buy where the style is certain and where you get the products of the world's best hat makers.

Derbies \$2 to \$6, Silk Hats \$6 to \$8.

Our men's furnishings in the very immediately needed lines, include:

Gloves \$1 up, Underwear \$1,25 per suit up, Shirts \$1.50 up. Neckties 50c up.

Everything you get at our store is guaranteed to be of best quality—this is the House of Quality.



AMMUNITION GUNS and Hunter Supplies

"Imperialist," in The Morning Post, declares that the white labor clause in the Australian-British preferential treaty was equivalent to an annual subsidy on British shipping of half a million. The 10 per cent. preference was equal to the Canadian 331-3 per cent. Referring to the board of trade's refusal to accept the white labor clause because of existing treaties with foreign countries, he says it is only reasonable that the colonies whose interests are affected by the treaty should have a voice in the making or the renawal of it. The board of trade's opinion, however, probably goes too far.

Tariff Reform.

Lord Ridley, chairman of the Tariff THE D. PIKE CO., Limited, - 123 King St. E.

Tents, Stoves, Blankets, Etc.

ceedingly grave. Right Hon. H. H. Asquith, chancellor of the exchequer, speaking at Ladybank, declared the Lib-

CASTORIA.
the The Kind You Have Always Bought

Arthur Ingham May Win Position of Organist at Famous Carnegie Hall.

A Toronto organist has been recogized as among the world's foremost On Saturday Arthur Ingham, who

ast week accepted the position of

at, during the spring months, lec-res would be required.

In addition to the salary of \$4000, and the salary of \$4000, are is eligibility for the position of the salary of the salary of the salary of \$4000, and \$400

The position of organist there is one f the most prized. It was held originally by Frederic Archer, the noted inglish musician, more recently by dwin Lemare, who has given rejitals in Toronto.

Mr. Ingham was born at Bradford.

Edwin Lemare, who has given recitals in Toronto.

Mr. Ingham was born at Bradford, England, March 18, 1867. He studied the plano, organ and composition, under Charles Halle, W. T. Best, and Dr. W. Creser, organist of St. James' Chapel Royal, London, England, respectively. Ar. Ingham began his career as an organist at the age of fourteen years, having been elected, after keen competition, organist of Eccleshill Wesleyan Church, Bradford, He subsequently held the important hosition of organist and choir director of the Church of St. Mary Magdalene, Bradford, for a period of twelve years, where he gave his famous series of organ concerts accompanied by full orchestra of seventy instrumentalists, performing the various organ concertos of Handel, Prout, Guilmant, etc. In 1891 Mr. Ingham was elected member of the council of the Incorporated Society of Musicians of Great Britain.

In 1991 he was invited to fill the important positions of organist and choir director of the Scottish Rite Masonic Cathedral, and of the Second Presbyterian Church, St. Louis, Mo.; where he concluded a fine series of fifty organ concerts, conceded to be the most artistic ever given in the middle west. Mr. Ingham came to Toronto in 1994, and inaugurated the new organs at the Church of the Redeemer and of the College-street Baptist Church. He is, unquestionably, one of the foremost concert organists in America, and was one of the concert organists at the St. Louis World's Fair.

He is asked to give his concerts in Pitsburg Oct. 27-28 if possible. In 1901 he was invited to fill the im-

Insurance and Bribery Revelations a Lesson for Industrial School Inmates.

School Inmates.

School Inmates.

The new "Beverly Jones Cottage" which has recently been added to the buildings of the Victoria Industrial School, was formally opened by His Honor the Lieutenant-Governor on Saturday afternoon. The structure complete cost \$21,000 and is the finest of its kind on the continent.

It has accommodations for 40 of the largest and oldest boys in the institution, is fitted with every convenience, sitting rooms, dormitories, lavatories, etc.

In his opening remarks the chair-

tion, is fitted with every convenience, sitting rooms, dormitories, lavatories, etc.

In his opening remarks the chairman, Stapleton Caldecott, spoke very highly of the work the institution was doing in training the boys, and entered a strong protest against the corruption recently oxposed in the London bribery and insurance investigations, declaring emphatically that those who had practiced such principles should be put behind prison bars. He emphasized the necessity of inculcating the youth of the country with the higher ideals of Christian citizenship, so that when they come to exercise their franchise "such base practices" would be next to impossible. Lieutenant-Governor Clark also referred to the excellent work done by the school in the past. He deemed it one of the greatest powers for good in the country to-day. The prominence given to Bible teaching was most refreshing. This would accomplish more toward rearing a good class of men than any and every other branch of study. He deplored the fact that so many men do not attend church. The fault must have been in their early training and for this reason he considered it an imperative need that more attention should be given to religious instruction in all schools.

Boys' Manners.

His honor had also observed a regrettable lack of good manners in the

Boys' Manners.

His honor had also observed a regrettable lack of good manners in the boys of Canada as compared with the old country, and considered it a reflection on the public schools.

Staff Inspector Archibald pointed out the great need for an amendment to the Industrial School Act, whereby the entire control of children whose parents appeared to be disreputable and unable to govern, should be entrusted to industrial schools.

Others who spoke were: W. Jones, Dr. Bruce Smith. J. J. Kelso, Rev. Canon Nemain of Mimico and W. J. Hendry. honorary secretary of the board and first superintendent of the school.

Light to moderate winds, fine and WOOD, MANAGER.

OCT. 15,

Victor, the Simpson Shoe for Men



Perhaps the best argument in favor of the Victor lies in the fact that year after year Victor wearers renew their allegiance. Ask a man who wears a pair of Victors how he likes them, and the chances are he will tell you he's worn no other brand of shee for several years.

It's a good shoethe Victor. You ought to try a pair yourself A New Shipment of Victor Boots

200 Pairs of Men's Victor Boots, vici kid, heavy soles, dull mat top, blutcher style, Geodyear welt, new 3.50 shape toe, all sizes and widths, \$5.00 value, for...

Warm Night Robes for Men

Men's Heavy Flannelette Night Robes, all well made and

Men's English Flannelette Night Robes, heavy cleth, fast colors, pink, blue and tan effects, also white flannelette, 57 to 60 inches long, sizes 14 to 19, Wednes-

Men's Fine Ceylon Flannel Night Robes, 57 and 60 inches long, extra large, made from a very fine soft cloth, fast colors guaranteed, sizes 15 to 19, Wednes-

Men's Natural Weol Night Robes, "Penangle" brand, guaranteed absolutely unshrinkable, suitable for travelling, small, medium and large, Wednesday... 2.00 Same quality extra large, \$2.50.

's Natural Merino Night Robes, "Penangle" brand sateen collar, cuffs and pocket, extra large, small, medium and large, Wednesday

Rev. Oliver C. Horsman of Morristown, N.J., former pastor of Walmerroad Baptist Church, preached two sermons in the city yesterday, in the morning to the students of Toronto University in Wycliffe Convocation University in Wycliffe Convocation Hall, and in the evening at Walmer-road Church. The young minister was greeted by overflowing congregations, and was detained after the evening service for over an hour by friends eager to take his hand and wish him well.

Mr. Horsman replied to many queries that he was doing excellently in his new charge; his parish was very active and large; his congregation all that could be desired, but he would not venture a comparison as to which of the two congregations he preferred. He would always retain the fondest memories of Toronto.

To the students in the morning Mr.
Horsman spoke on the subject, "Divine Guidance" from the words, "If
Any of You Lack Wisdom, Let Him
Ask God."
To the question, "How Does God
Guide Men?" he volunteered four
answers—By miracle, impulse, the
Bible and sanctified judgment.

The first could not apply Miracles

The first could not apply. Miracles had had their time and place, but would not be practicable in the latter ages. If the Almighty dealt with

Staff Inspector Archibald pointed out the great need for an amendment to the Industrial School Act, whereby the entire control of children whose parents appeared to be disreputable and unable to govern, should be entrusted to industrial schools.

Others who spoke were: W. Jones, Dr. Bruce Smith. J. J. Kelso, Rev. Canon Nemain of Mimico and W. J. Hendry. honorary secretary of the board and first superintendent of the school.

Medals for the Best.
In the presence of the scholars, 12 bronze medals, donated by Messrs. H. P. Dwight. Byron E. Walker. Frederic Nicholls, W. R. Brock and W. C. Matthews, were presented to the boys showing best proficency in writing, arithmetic, composition and spelling, Mr. Dwight making the presentations.

School Trustee M. Parkinson also addressed the boys.

The brass band of the Industrial School rendered a number of pleasing selections.

Among those present were: Represe

OFFICE NEEDS

DEED BOXES AND SAFES. CASH BOXES, SCISSORS, ERASERS. LETTER SCALES, ETC.

RICE LEWIS & SON,

Cor. King and Victoria Sts.. Toronto PRIVATE DISEASES



the result of folly or excesses, Gleet and Stricture treated by Galvanism, the only sure cure and no bad after effects. SKIN DISEASES

whether result of Syphilis or not. No mercury used in treatment of Syphilis.

DISEASES OF WOMEN Painful or Profuse Menstruation and all displacements of the Womb,

DR. W. H. GRAHAM NO. 1 CLARENCE SQ., COR. SPADINA AVE DR. SOPER



DR. A. SOPER, t25
Toronto Street, Toron o
Contario, edtf

there were nine starters. Four, including the favorite, remained at the post, owing to a misunderstanding. Amid an uproar a complete outsider won.

The public became enraged, broke down the bawiers, surrounded the bookmakers' booths, chased out the cashiers and seized the money.

Attempts to restore order were in vain, the police present being inadequate. The rougher element raided automobiles near the grandstands, seized petroleum, with which they sprinkled the booths and set them aftre. The firemen on duty were helpless, as the hose had been cut. The authorities telephoned to Mont Valerien, and a body of troops was at once sent. The body of troops was at once sent. The soldiers succeeded in clearing the enclosure, but the betting structures had burned down.

Paris, Oct. 14.—There were violent The races were postponed. Sixty are public demonstrations at the Long-champs racecourse to-day in consa-

steamer

Penart!

day and and four The deptomain be detail tion by

were in America week.

Harper

London Laurier's