THE BUSINESS OF BANKING.

o a bank manager's office on tip-toe and deport yourself as in a Presence

Those of us who are in business are anxious to sell our wares. News-

paper men are strenuous in offering advertising; the shoemaker presses his

order to induce buying. We even see the man who sells the sausages of the

delicate flavor in the morning, sitting at a bank board in the afternoon. H

And yet to our mind, banking is a selling business, as much as any other

There's a mystery in Masonry, so we would imagine from the researches o

ome of our townsmen made at Solomon's Temple, and in the pyramids Egypt, and we know something of the mysteries that the Hellenic people cul-

tivated in ancient days. Is there also a mystery in banking?

parliament, which read, "and your petitioners will ever pray."

where thou standest is holy ground." So a bank.

FATE HANGS IN BALANCE 10-DAY'S VOTE DECIDES

to Tears as He Denounces

His Foster Parent.

If Government Loses Soo and IELLS SECRET OF HIS LIFE Muskoka it Will Have But Two Majority.

r 75c.

-about 180 a \$2. The mo

grey colors, suit

-all winter for

they are con-

summer, when

pav their real

e of Men's

pear! grey, and brown,

r felt, good

......

it oak, golden polish

with arms, 2.69

shogany polish finish,

ions.

ial.

, bed room or

lower" design is st patterns made otteries that has terrupted manuts original prohe present time.

others treasure

attern as value-

made in the rich English potter of an old Eng-

in each set, 8.90

for \$4.88. red top and bottom patterns, pure down patterns, ular at 6.00, 4.88

kets, made from ime best Blanket made

. \$1.83.

sk Linen Table Cloth

ed in damask centre

with Turkey and blue ast, size 2x2½ and 2x3 hes, made from pure ral designs for com-

mmed Napkins,

emmed makes, with all round, sizes 20x20,

ny patterns to choose es from 1.25 to

Air Out.

eakfast Cups each....

while young urchase this pat-

sets.

d style, or pu

To-day voting takes place in Sault Ste. Marie and Muskoka to fill the Andrew Miscampbell and the death of Dowie Moves His New York Audience vacancies caused by the unseating of Bridgland. The candidates in the Soo are Andrew Miscampbell, Conservative, and C. N. Smith, Liberal, and in Muskoka A. A. Mahaffy, Conservative, and Dr. Hart, Liberal. In Servative, and Dr. Hart, Liberal. In the general election Mr. Miscampbell voice, with tears streaming down ais the servative and Dr. Hart, Liberal. In the general election Mr. Miscampbell voice, with tears streaming down ais the said he would take the servative and Dr. Hart, Liberal. In the general election Mr. Miscampbell voice, with tears streaming down ais won by 199. This is a new constitu- face and his body shaking with emoency, being previous to 1902 a part of tion, John Alexander Dowie in MadiAlgoma. The result of to-day's voting son-square Garden, before an audience Algoria. The result of today's votal solutions and all and went out. No frace has is exceedingly hard to forecast. Mr. of 10,000 persons, announced that he since been heard of him, During the week, Mrs. McGregor has miscampbell received his main support was not the son of John Murray Dowie in the town of Sault Ste. Marie. The of Essex, Iowa, from whom he takes closing of the Clergue industries and his patronymic, but that his father that the father than the

acks, large size, spring ered in fancy figured 10.00

ue, at the Same , framed in 3-in. oak flemish brown, gilt atly and artisticall er" Old

Speaker

Liberals 49
Conservatives 47
If each party wins a seat:
Liberals 50

fve-

tion of Attorney-General Gibson was be cold Weather Coming.

Continued on Page 2.

MR. QUINN MAY DIE.

TORONTO MAN ACCEPTS

Did you ever try the top barrel?

M'GREGUR STILL MISSING

No Motive for Rash Deed Has Been Discovered-Search Parties Fail.

Oakville, Oct. 26.—Search parties all howed he was not in financial straits. The theory that he committed suicide grows the no motive is given for the

Suddenly Disappeared.

men amount of this part of the part of the

Try the top barrel, 31 Colborne streets over the effigy of Lord Laye. Latin letters state the memorial is to the colonial sone of the empire, who gave their lives in defence of their country. Montreal, Oct. 26.-M. J. F. Quinn,

Those who would study modern banking to understand it, must follow it upon the lines of the nature of "credit," as developed by our author. Mr. Aldrich and Mr. Bolles both discuss the queston of loans by banks on stocks. The representatives are John Aldrich says business moves in cycles, and every now and then "liquidation" of weak accounts must take place. Banks that lend too freely on stocks run the risk of being caught, of making losses when they find the stocks on which they have made advances have declined in price. And banks of England; J. H. Williams of St. George and Sons of England of The representatives are John Aldrich and Mr. Bolles both discuss the question of loans by banks on stocks. The representatives are John Aldrich says business moves in cycles, and every now and then "liquidating of Toronto, supreme secretary of the Sons of England; J. H. Williams of Sons of Then Renfrew will still be vacant.

This is the 515th day of the vacancy.

ON MYSTER OUS TRIP.

The Renfrew will still be vacant.

Forest, Oct. 26.—Rev. Kenneth J. McDonald of Toronto has received and accepted a unanimous call to Forest
On MYSTER OUS TRIP.

Anglo-Americanism that they are carrying the infatuation too far. The policy of grovelling before the spread-eagleism of the United States is a doubtful policy in any case, especially when it alienates the empire's' eldest daughter."

taught and appreciated as surveying or chemistry.

called in an open letter sent him by Mr. Miscampbell on Saturday night. In leaving port the "Minnie M." blew signals for the Canadian locks, and signals for the Canadian locks, and canal. Persons thought to be connected with the Conservative party Come in and see how we look.

Cold Weather Coming.

Vancouver, B.C., Oct. 26.—Clarence H. Leonard and wife, who were arrest ed, here yesterday on a charge of forsigning for the Canadian locks, and suggest Fairweathers. Have you seen canal. Persons thought to be connected with the Conservative party Come in and see how we look.

The ingredients contained in St. Leon make it an ideal aperient, effective and haphaz

gentle in action

UNIONISTS TOO ACTIVE Is there a mystery in banking? Is there a reason why you should walk

Trouble in Leather Goods Factory o Hector Lamontagne & Co. shoes upon us; the sausage man extols the delicate flavor of his wares, in of Montreal.

Montreal, Oct. 26 .- (Special.) - There brings the same commercial instincts to the business of the one as of the ay tried to get trace of D. McGregor, other, But somehow when we set out to buy the goods or wares that a bank has is trouble to-day in the factory of but without effect. His bank book to offer we go as petitioners; in the strain of the addresses to the Crown and Hector Lamontagne & Co., harness trunk and bag manufacturers of 1903 involved in the difficulty, and they cal its doors are open that the customer may come in and buy; the little army its doors are open that the customer may come in and buy; the little army it a "lockout." The trouble began last of clerks and the big ledgers are all to induce and facilitate buying; but week, when a number of the men were nevertheless, the public have come to believe that a banker is some kind of discharged, it is said, for being too delty that inhabits a temple only to be approached in a penitential and sup-

plant frame of mind. Over the temples in China is an inscription, "Buddha is in here—this is the name of Buddha"—"put off thy shoes from off thy feet, for erhood of Leather Workers on Horse-But the banks, as we believe, are peddlers and hucksters as much as is their headquarters, 2042 Notre Damethem, cultivate the mysterious. We know of a bank in this city whose manager is to the ordinary bank customer a "Great Presence"; another makes

the more useful can banking institutions be to the public. In its final perfection this cancellation of debts thru banks or institutions like banks will end in daily settlements between all mankind, one with the other, a clean sheet in the morning and a clean sheet at night—like the bookmaker at the racetrack, each race sees him with every deal closed at the end of a race and must such close relations."

MUST WAKE UP.

Conadian associated Press Cable.)

Conadian associated Press Cable.

Conadian perfection in daily settlements between all manking, one with the color, a clean many allows perfect on Lake Huron or Sunday algin, were port control, each race sees him with every deal closed at the end of a race, and not hele the morning and a clean sheet at night—like the bookmaker at the sheet in the morning and a clean sheet at night—like the bookmaker at the sheet in the morning and a clean sheet at night—like the bookmaker at the sheet in the morning and a clean sheet at night—like the bookmaker at the sheet in the morning and a clean sheet at night—like the bookmaker at the sheet in the morning and a clean sheet at night—like the bookmaker at the sheet in the morning and a clean sheet at night—like the bookmaker at the sheet in the morning and a clean sheet in the morning and a clean sheet at night—like the bookmaker at the sheet in the morning and a clean sheet at night—like the bookmaker at the sheet in the morning and a clean sheet at night—like the bookmaker at the sheet in the morning and a clean sheet in the morning and a clean sheet at night—like the bookmaker at the sheet in the morning and a clean sheet at night—like the bookmaker at the sheet in t

of a banker. He can't sell it indefinitely; in times of stress he must curtail St. George Society and the Sons of ping trade. Those who would study modern banking to understand it, must follow it St. George and Sons of England of Canada with the Sons of David Hoskins, F. O A. Chartered Action of Canada with the Sons of England with the Sons of Englan

Un Mildight UUN lift.

Best Load of Liberals Heads for Michiplecton.

Sault Ste. Marie, Oct. 26.—(Special)

The collection of pletures now on view that the result of the elder stategmen's her to-day on a mysterious trip to lake Superior, and it is believed she bound for Michiplecton with person on board, who will carry out a program of personation and others.

Sould Ste. Marie, Oct. 26.—(Special)

The collection of pletures now on view that the result of the elder stategmen's infention to press Russian of a definite conclusion of the nerosity of professions of the nerosity of professions of the law to which the attention of Attorney-General Gibson was called in an open letter sent bim by

Cold Weather Coming.

The collection of pletures now on view that the result of the elder stategmen's that the result of the elder stategmen's that the result of the elder stategmen's difference on Saturday last was to conference on Saturday last was to soft the nerosity of a definite conclusion of the nerosity of profit. Do you think the customer, the borrower, ought to have the first of profit. Do you think the customer, the borrower, ought to have the first of profit. Do you think the customer, the borrower, ought to have the first of profit. Do you think the customer is liquidated, what to do with the stocks that may be left on the policy of preferential tariffs.

Two WILL GO BACK.

The collection of pictures accountant and the result of the elders tategmen's first duty was to his shareholder, whose capital he managed. But that idea the benefit or protection of the other? At one time the bank; in order to protect the depositor? Shall he liquidate the one, wip him to other? At one time the bank; in order to protect the depositor? Shall he liquidated the one, wip him to other? At one time the bank; in order to protect the depositor? Shall he liquidated the one, wip he in out the dudit or or the other? At one time the bank; in order to protect the depositor? Shall he liquidated the one, who has, leaved to the bank in the bene HIRTHS, ° KIRKPATRICK-At 4 Grange-road, on

But as banking grows in influence, and its strides these days are gigantic Wancouver, B.C., who were arrest the Leonard and wife, who were arrest and its influence, and its strides these days are gigantic and its influence, and its strides these days are gigantic the posterior of life, it is incumbent on all of and its influence is felt in every department of life, it is incumbent on all of and its influence is felt in every department of life, it is incumbent on all of and its influence is felt in every department of life, it is incumbent on all of and its influence is felt in every department of life, it is incumbent on all of and its influence is felt in every department of life, it is incumbent on all of and its influence is felt in every department of life, it is incumbent on all of and its influence is felt in every department of life, it is incumbent on all of and its influence is felt in every department of life, it is incumbent on all of and its influence, and its strides these days are gigantic to Enter it is incumbent on all of with the sevent in a strict.

Winnipeg, Oct. 26.—There is no foundation for the story printed in Toronto evening papers of reported tragedy at article. We seem to have acquired any knowledge we have of banking in a article. We seem to have acquired any knowledge we have of banking in a article. We seem to have acquired any knowledge we have of banking in a article. We seem to have acquired any knowledge we have of banking in a article. We seem to have acquired any knowledge we have of banking in a article. We seem to have acquired any knowledge we have of banking in a article. We seem to have acquired any knowledge we have of banking in a article. We seem to have acquired any knowledge we have of banking in a article. We seem to have acquired any knowledge we have of banking in a article. We seem to have acquired any knowledge we have of banking in a article article. We seem to have acquired any knowledge we have of banking in a article article. We seem to have acquired any knowledge we have of banking in a article article. We seem to have acquired a

U. S. GRANT'S GRANDSON OFFENDS COBOURG FOLK

DAUGHTERS OF EMPIRE" EXPRESS THEIR LOYALTY

Our Loval Consent," Says whose authority you published a state-

erhood of Leather Workers on Horse ment concerning the Imperial Order of ago"—especially provoked some harsh Daughters of the Empire in Monday's words from Cobourg citizens. Especial a sausage-maker, a groceryman, or an apothecary. They, or the most of street, when it was unanimously degive it an sunquaffied denial, were discharged are reinstated to their old positions.

Mr. Remus Laurendeau, manager of the firm, made the following statement:

We were perfectly willing that our interpret loyalty as being true to our country and her acknowledged head. Therefore, what His Majesty contents to head the most loyal support.

Captain There Alone.

holder, the duties of cashier, teller; what the reserve is; the difference be and Oiler Frank Robinson were drown. London, Oct. 27.—The Daily Mail tained at the Sartoris r holder, the duties of cashier, teller; what the reserve is; the difference beard of the rest of the crew of 19 men devotes a column to Edgar Wallace's very savings banks, ordinary banks and trust concerns; clearing houses, were taken off the Sauber by the crew were taken off the Sauber by the crew were taken off the Sauber by the crew letter on Canada. He says: "To-day cated and a gallant among the Mr. Aldrick goes much deeper into the business; he "examines the of the steamer Yale. The Yale's crew Canada is no longer the plaything and He is rather way of the Sauber. Robinson was pinched arate, distinct and unique nation, and has the Grant cast

TO-DAY IN TORONTO.

8 p.m. Old Halton Boys, King Edward, 8.30.

Sunday, the 25th inst., the wife of A. T.

WALLER-At 41 Empress-crescent, on Sunday, Oct. 25th, the wife of Wallace Wal-

MARRIAGES, 26th, 1903, at the residence of the bride's

father, 204 Coeffingham-street, by Rev.

Still Clings to Idea That Canada Should Be Annexed By the United States.

Cobourg, Oct. 26-(Staff Special.) -considerable feeling was stirred up in this section to-day over the letter pub-What His Majesty Consents to Has lished in The World from an American army officer concerning the boundary dispute. That paragraph referring to Canada-"lives as a colonial power simply at the sufferance of the United States, which could at any time take Editor World: I do not know on the country, and, in the opinion of the issue, but on behalf of that order I weight is attached to the commi tion because it comes from the grand-The loyalty of the Daughters of the son of General Grant, the conqueror of

erybody calls him by his maround Cobourg. He is angly affable chap, and is

He Ought to Know, "The custom of incovering the ead, as a mar head, as a mark of lespect, would never have got a start had hats always been as presentable a.s they are to-day."

—Dineen.

Of course the epigrammatist of

epigrammatist of the W. & D. Din-een Co. here re-fers a particularly to the excellence in style and value Dunles hats for London, Oct. 27.—The chief bard of which the company is the sole Toronto a letter with his bound of the Heath and Dunlap hats, for which the company is the sole Toronto agent.

Woman's Missionary Seclety confer-ace, Sherbourne-street Me hodist, at 2.30 p.m.
Astronomical Society will discuss
"Radium," Canadian Institute, 8.
St. George's Society "smoker," St.
Georges Hall, 8.
Civic employes' concert, Massey Hall,

One advertisement one time is about as forlorn as the last cent in a purseand does about as much good.

W. E. Carroll of Alliston, Mr. C. C. Carr' of Detroit, to Ethel, eldest daughter of The Toronto World—largest circulation—greatest advertising medium