

WHY THE SHORTAGES OCCUR.

THE RECENT "OVER-PAYMENT" CASES IN THE BANKS.

Payment by "Bundles" Responsible for Many of the Errors—Tellers Who Have Not Suffered Loss Will Profit by the Misfortunes of the Others.

The mysterious disappearance of bundles of notes from tellers' boxes which have been reported from all sections of the country of late have caused an upheaval among the managers of the different banks and loan societies, and the employees are not likely to be the sufferers in consequence. The majority of the banks pay their clerks salaries adequate to the responsibilities which they are compelled to assume, but there are one or two, notably the Standard, in which the salaries are, to say the least, anything but excessive. Since the recent disappearance of bundles of notes, the managers of the banks have been brought so directly to the attention of the managers of the banks that tellers run at least three tellers in the city have been notified of substantial increases in their salaries.

A Weak Spot in Banks.

There is a practice in vogue in banks to pay out large sums by bundles of notes that are supposed to have a certain value. These bundles are tied up, and doubtless with much care. But now and again in the hurry of business or when a teller is sick while on duty, for even bank officials are mortal, a batch is tied up of notes of one denomination along with others of a much larger.

It is useless to deny this, for we have seen such mixed bundles, and not long ago a batch of five dollar notes was found by the receiver to be in two parts, one of which consisted of notes of much larger value. The teller in this case parted with \$1000 in excess of the check he cashed.

Doubtless the nature of our currency makes counting it very tedious. The temptation is great to adopt some ready method of paying large sums more expeditiously than by fingering every note, just as English banks pay gold rolled up into fifty and one hundred pound packages. Those, however, can be weighed rapidly, and so tested before being paid out.

Inasmuch then as accidents will happen in the best regulated tellers' boxes, or dens, it seems to us, with all deference to "practical fellows," that the passing out of bundles of notes, on the supposition that they are of a certain value, ought to be prohibited.

TRINITY UNIVERSITY.

The Bishop of Goulburn Received His D.D.—Other Degrees Conferred.

At the convocation held yesterday afternoon at the Right Reverend W. Chalmers, recently elected Bishop of Goulburn, Australia. The Bishop of Goulburn graduated in 1889 as a B.D. of the university by examination, having selected the special department of liturgics and dogmatic theology. It was his intention to have proceeded to the examinations for D.D. in the same group during the present year, but his recent accession to the see of Goulburn has enabled the university to confer that degree upon him *jure dignitatis*. The following were also admitted to degrees ad eundem from the University of Cambridge: M.A., E. H. Foster, John's College, E.A. College, W. H. Lockhart Gordon, Trinity College.

A Handsome Medal.

Mr. E. Broomer, 20 Delaware-avenue of this city, is a very happy man to-day, as he carries with him one of the most handsome medals seen in this office for many a day. In a speech delivered some time ago to the students of the British American Business College, Yonge-street Arcade, Mr. H. N. Baird, President of the Toronto Board of Trade, offered for competition a gold medal to the student who showed the greatest proficiency in commercial subjects. In a searching examination, lasting a whole week, Mr. Broomer came out head of the class. The full prize list is given below:

General proficiency, gold medal—Mr. E. Broomer, city.

Honorable mention—Mr. H. L. Daville, Aurora.

Best set of books, gold medal—Miss Jennie Blackhall, city.

Honorable mention—Mr. W. Y. Archibald, city.

Improvement in writing, silver medal—Mr. D. J. Sinclair, Brampton.

Honorable mention—Miss Emma Scoley and Mr. E. E. Dunne.

Shorthand and typewriting, silver medal—Miss Margarette Holte, Weston; second prize, Mr. J. R. Fraser, Pembroke.

Elected Their Chairmen.

Several committees of the Toronto Industrial Association met yesterday and elected chairmen as follows: Iron Smelting Works and Iron Industries, chairman, W. Hamilton Merritt; Other Metallurgical Industries, chairman, Mr. Arthur Harvey; Railways, Canals and Terminal and Distributing Facilities, chairman, Mr. Warring Kennedy. To-day the following committees will meet to elect their respective chairmen: Advertising, Printing, at 10 a.m.; Encouragement of Established Industries, at 11 a.m.; Applications for Locations and Capital for New Industries, at 12; Manufacturers' and Mining Exchange, at 1:30 p.m.

Catholic Debaters.

At the regular meeting of St. Paul's Catholic Literary Society the following subject was debated: "Resolved that it would be free trade with England and reciprocity of tariffs with the United States." The following made speeches for and against the motion: Messrs. Mulqueen, Ryan, O'Brien, Morgan and O'Donnell. The resolution was defeated by a majority of one. Mr. Murphy gave notice of motion that he would move at the next meeting the following: "Resolved that Independence is the Proper Destiny of Canada."

City Travelers' Association.

One of the most successful meetings ever held by the City Travelers' Association was that which took place in Richmond Hall last evening. The attendance was the largest of the season. President E. Galloway occupied the chair and this program was rendered:

Reading R. M. Corrie: vocal solo, G. C. O'Connell: recitation, J. A. McGilvray: vocal solo, G. B. O'Connell: bag-pipe selections, J. Sharp: vocal solo, A. Muldoon: reading, J. Mortimer: vocal solo, R. M. Corrie: song, R. M. Tyrell: J. Spencer: reading, E. Davis: G. F. B. Spencer: accompaniment, W. Grant, musical director.

Messrs. Hereward Spencer & Co., tea merchants, 634 King-street west, are direct importers of pure Indian and Ceylon teas. A small entry is just the thing for a Xmas present.

Candidates in the North.

Barriester J. R. Miller has consented to run for mayor of the town of North Toronto. Mr. Arthur L. Willson is also running for reeve of York Township.

The Metropolitan Street Railway Extended.

The Metropolitan Street Railway will run its cars over the extension to York Mills to-day.

"August Flower"

The Hon. J. W. Fennimore is the Sheriff of Kent Co., Ont., and lives at Dover, the County Seat and Capital of the State. The sheriff is a gentleman fifty-nine years of age, and this is what he says: "I have used your August Flower for several years in my family and for my own use, and found it does me more good than any other remedy. 'I have been troubled with what I call Sick Headache. A pain comes in the back part of my head first, and then soon a general headache until I become sick and vomit. At times, too, I have a fullness after eating, a pressure after eating at the pit of the stomach, and sourness, when food seemed to rise up in my throat and mouth. When I feel this coming on if I take a little August Flower it relieves me, and is the best remedy I have ever taken for it. For this reason I take it and recommend it to others as a great remedy for Dyspepsia, &c.'"

G. G. GREEN, Sole Manufacturer, Woodbury, New Jersey, U. S. A.

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Beats the Record!

IT SAVES FUEL.

INSURES COMFORT.

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CURLING BROOMS

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BAMBOO HANDLES.

Carpet Brooms,

Extra Fine Brush.

Floor, Yard, Stable, As-

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Prices.

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GLASS! GLASS!

We are now receiving the last con-

signments of our fall orders—Plate,

Skylight, Enamelled, Colored,

Cathedral, Star,

Double Diamond, Intending pur-

chasers will find it to their ad-

vantage to call and see our large

and well-assorted stock.

STEWART & WOOD,

Glass, Oil and Color Merchants,

82 & 84 YORK-STREET

AUTHORS & COX,

121 Church-street, To-

ronto.

Deformities,

Rupture,

Artificial Limbs,

Crutches, Etc.

Messrs. Authors & Cox, Gentlemen, I feel it

my duty to express my sincere gratitude to you

for the able and honest treatment given my little

girl while in your care. She is wearing the ap-

pliance you fitted her with most comfortably, and

complains of it hurting her in any way, and I

know it is doing her a world of good. We do

not allow her to take a step without the support

of the brace. Had you given us all the money that

will be spent seeing the World's Fair you could

not have pleased us better. Yours very truly,

E. D. Holiday, Port Perry, Ont.

Holiday Specialties!

FINE LEATHER GOODS

Our own manufacture. Great

Variety in

Portfolios, Wallets, Card Cases,

etc. Stationery Novelties.

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This morning commence a grand sale of Holiday Goods in every department. Specially high-class Dress Goods, Silks, Velvets, Plushes and Evening Dress Fabrics at about one-half the usual prices; also Sash Ribbons, Chiffons, Lace Neckwear, Frillings, Hosiery, Gloves, Underwear and Fancy Goods of every kind. Finest stock in the city to select from at

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DURING THE HOLIDAY SEASON

We are prepared to sell all our remaining stock in

MILLINERY, FLOWERS, FEATHERS, RIBBONS, ETC.

MANTLES, JACKETS, ULSTERS, ETC.

At prices which cannot be equalled.

Our DRESSMAKING DEPARTMENT

is busy with Dinner and Evening Costumes, in which we excel.

Price low for stylish garments. Fit guaranteed.

MISS HOLLAND.

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112 YONGE-STREET.

GREAT CLEARING SALE

The Balance of Our Stock of

Toys, Games, Dolls' Car-

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TO BE SOLD OUT RE-

GARDLESS OF COST.

See our Boys' SLEIGHS with

Round Iron Runners, only 60 and

75 cents, worth double.

SKATES! SKATES!

Silverware, Lamp Goods, Gas Fixtures, Brass Goods, Onyx,

Japanned, Granite, Trow and Puritan Ware in great variety.

Grand Rapid Carpet Sweeper only \$2.50, worth \$3.

BIG REDUCTIONS ON ALL GOODS FOR

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BRUSHES, ALBUMS IN ALL THE LATEST STYLES IN

LEATHER AND PLUSH.

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