

THE BANKS OWE SERVICE TO THE NATION AND PEOPLE.

In spite of what may be said The World wishes to reiterate that its criticism of our banks, of our banking system, of the currency question, of the minister of finance, none of it is destructive, but, on the contrary, corrective.

And to strengthen our contention in this respect, we ask you to read the following from an American paper, in the hope also that it will bring a new view-point to the banks themselves:

BANK STRENGTH IN A NEW LIGHT

(From The Boston Daily Monitor, Oct. 2.) Secretary McCaDoo has found the national banks in undertone to critics for hoarding their funds resentful and hardly respectful in their rejoinders.

What engages public attention is that the banks exhibit surprise that it is thought the possession of large reserves is a breach of good conduct. This has been their measure of strength, and are they to be held up to rebuke for being strong?

The development is a by-product of the new attitude of the government toward the national banks, expressed in the new currency act and to be shown in other ways.

Our conviction is that after a wide experience many of our Canadian bankers have only the faintest glimmer that they owe the public a service, Lloyd George, the Chancellor of the Exchequer, Hon. Mr. McCaDoo, Secretary of the U. S. Treasury, and we hope the Hon. Mr. White, the Canadian Minister of Finance, think so.

And just one other point: we have never in these columns been suggesting that the banks should give money to anyone who said he was in need of it and therefore ought to get help.

The banks have a common interest in keeping things going, but they are not all living up to it. All the more honor, therefore, to those banks who are helping to finance business even at the expense of cash reserves.

SUNDAY MUSKETRY DISAPPROVED OF

Presbytery Thinks Situation Not Serious Enough for Such Measures.

NO TIME TO RETRENCH

Toronto Churches Will Bear Their Share of Annual Budget.

The Toronto Presbytery yesterday protested against the militia using the Sabbath day as a time to practice target shooting and manoeuvring and passed this resolution:

"It has been reported that such military manoeuvres as reviews and target shooting have been held on the Sabbath day, and as in the judgment of the Presbytery there is nothing in the present situation to warrant such manoeuvres, this Presbytery would respectfully desire to utter its protest."

Dr. Robertson moved the resolution and Principal Gander seconded it. Special attention was drawn to the sham battle held by the Queen's Own last Sunday at Cedarvale and the shooting on Sundays at Long Branch.

Dr. W. T. Herridge, moderator of the General Assembly, and Dr. A. S. Grant in discussing the budget said that it was a time to advance, not to retrench. The share of the Toronto Presbytery will be about \$240,000.

A resolution regarding the making of Thanksgiving Day into a holiday instead of a holy day was referred to the General Assembly.

The presbytery sustained the call of Chalmers Church to Rev. G. W. Woodside of Mount Pleasant Church, Vancouver. It provides for a stipend of \$2700.

Rev. John McNeill, pastor of Westminster Church, was nominated for moderator of the next General Assembly.

The work of Rev. John McNeill of Cooke's Church was approved of in a resolution moved by Rev. A. B. Winchester.

\$10 Reward will be paid by The World to anyone who will give information that will lead to the conviction of parties stealing morning World newspaper parcels from the store entrances or from private houses.

NEW PREMIER'S FIRST MESSAGE

Agriculture in Ontario Will Be Boomed in All Possible Ways.

FINANCES CONSIDERED

Natural Resources of the Province Will Produce More Revenue.

(Continued From Page 1.)

provinces and the development of its resources. Above all we will maintain unsullied and unspatched the high standard of clear, honest administration of public affairs set by him.

The legislation enacted under the guidance of Ontario's late prime minister has been so beneficial and the works carried out under his direction so ample and complete that his successors might well be satisfied to follow the trail that he has so well blazed out for them.

But complete and beneficial as the legislation and works of the late government have been, a province blessed with such limitless resources to the development of its resources and the comfort and happiness of its people, the present government will strive to meet these requirements to the best of its ability and we will not hesitate to break new ground when the needs of the province demand.

By earnest conservation to the interests of the people by the discharge of our trusteeship, and by wise and progressive legislation suited to the needs of this much-favored province we expect to retain the confidence and respect of the people of Ontario which were enjoyed to so marked a degree by the late government of Sir James Whitney.

I must not let this opportunity pass without making public acknowledgement of the great debt of gratitude owed by the government, the Conservative party and the province generally to Dr. Fyfe, the minister of agriculture, for his self-sacrificing devotion to and untiring care for our late premier during his illness, and also for the splendid public service rendered by him during the many trying weeks when, as acting head of the executive council, the responsibility for the administration of the affairs of the province rested on his shoulders.

My colleagues, Mr. Fyfe, Mr. Lucas, Mr. Hanna, Mr. Duff and Mr. Pyne will preside over the same departments as heretofore, and the public may describe as "news to him" a report published in a New York paper that dissolution is imminent.

There can be no question that some of the cabinet ministers are strongly in favor of going to the country this fall, and have the concurrence of a substantial following of members.

Others are believed to question the move as inopportune because of the war, and to doubt the sagacity of it, even from the viewpoint of political strategy.

Not until after an election can the extra western senators be appointed, and the government thus obtain command of both branches of parliament, something which is highly desirable in the event of this war.

At present it seems a toss-up as to whether or not there will be dissolution, but the chances just now would seem to be against it.

AN APPEAL ON THE WAR ISSUE.

Editorial in Toront News... The News does not venture to speculate as to whether there will or will not be an election. There are arguments in favor of a dissolution of parliament, and perhaps there are arguments against. Hardly more than a year ago the Liberal party exhausted every conceivable device in order to force an election, because Mr. Borden desired to strengthen the British navy.

At present there is greater need since the constituencies were redistributed for an appeal to the country than there was when all the Liberal newspapers and politicians were demanding dissolution.

ONE AT A TIME. Two suits for damages for alleged breach of promise of marriage have been brought by Rosie Sher against Jacob Shreck. In a county court action on \$500 is asked, but an action has been entered in the supreme court for \$5000. An application was made yesterday by Shreck's lawyer to Justice Lennox for an order staying the supreme court action until the other is dealt with.

Father of Toronto Man Hears Boom of Cannon; Brother Dies in Action

Gustaf Meerbeck of Macdonald and Meerbeck, automobiles, Yonge street, has just received from his brother Victor in Quebec Province the following translated Flemish letter from their father in Lint, Belgium, where the army of the Kaiser has been and are still devastating the country. Following is the letter:

"My Dear Son-Victor: I received your letter on Sept. 13 and have to relate that it is good with us for the time being, except that your brother George was recently killed. I wished to write you some time ago, but conditions prevented my doing so. Did you receive the newspapers and your descriptions conformed here and in Antwerp? The people here are awful. They are all butchering the women and children and are sending men from 17 to 40 years of age to Germany. The Germans are blowing up the houses in Malines and Louvain. Louvain is nearly all destroyed and many houses in Malines are in ruins, along with the largest church in it. In Walles (the French speaking portion of Belgium) the work of the Germans has been terrible, especially around Namur and Liege. At the time of writing you heavy fighting is going on around Malines, Louvain and Brussels. If you could only hear the booming of the cannon! We hear it very plainly, as it is so near us. Our unit Victoria is living in Brussels, which is full up with Germans, who allow nothing to be taken in or out of it. Your brother Indors is with the soldiers in the fort at Hobokhin and Josef is at Antwerp in the employ of the railroad. We have nothing to do at home, and prices here is at a standstill as every one is going. Our countrymen are unable to get coal, as the Germans are keeping it for themselves and sending it away.

Moved from Antwerp. "Your Aunt Marie, who was residing in Antwerp, has left there, as the Germans were dropping bombs into it at night from airplanes. Twelve people as a result were killed, several houses were destroyed and great damage was done to the railroad. The Belgians are now made aware of the presence of the airplanes by means of large searchlights and are preparing for them. The people in Belgium are badly frightened and don't know what to do, as all the houses and trees are leveled to the ground. Victor, we do not know where your sister Josefine is at the present time. There are many English and Russian soldiers here and more Germans are coming. I will write you in about a week and let you know how we are getting on.

Your father, "M. Van Meerbeck."

MILLIONS OF DOLLARS SPENT ON GOOD ROADS

Northern Ontario is Ready for Big Influx of Settlers Next Year.

Premier Hearst believes that next summer there will be the greatest influx of settlers the north country of Ontario has ever experienced. Completion of the Transcontinental Railway is to be the great factor in this.

Mr. Whitson reports that wheat has been sown in the north country, while spring wheat has done well on the highlands, it has fallen in the muskeg. Cabbages and tomatoes are flourishing.

stimulate trade and minimize so far as we can the suffering caused by unemployment.

Conscious of our many failings and of our inability to do more for the service of our province, the very best that is in us, following the light of duty as we see it with singleness of purpose seeking such commendation and support as we can justly claim, we do so, as acting head of the executive council, the responsibility for the administration of the affairs of the province rests on his shoulders.

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When You Want To Laugh--Eat! Laughter, smiles and mirth never so with a "caved-in" stomach. Fancy a man afraid-of-his-food laughing! There is always that haunting feeling that a weak stomach is nothing to be trifled with.

Just make up your mind to help nature help herself. Give your body a chance to make good. Heat the raw edges of your stomach and give your blood the tools to make digestive fluids with.

There is only one way to make the body well--give it the chance to make itself well. Harmful and strong medicines handicap the system. Stuart's Dyspepsia Tablets go into the stomach just like food. They are dissolved and there they strengthen the weakened digestion. There is nothing mysterious or magical about them. Science has proved that the ingredients make up the digestive juices. The best antidyspepsia tablets are these concentrated ingredients--that is all there is to it. One grain of a certain ingredient contained in Stuart's Dyspepsia Tablets will digest 300 grains of food. This illustrates how you aid nature to restore her worn-out materials.

Every drug store carries Stuart's Dyspepsia Tablets. To anyone wishing a free trial of these tablets please address F. A. Stuart Co., 160 Stuart Bldg., Marshall, Mich., and a small sample package will be mailed free.

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Your father, "M. Van Meerbeck."

CAUTION COMMITTEE CONSULTS ITS LAWYER

Subcontractors Offer Bond for Fifteen-Hundred Dollars as Contract Refund.

The heaters for the new technical school were criticized at the meeting of the advisory industrial committee of the school board yesterday.

Truster Vokes said that the company seemed to want to load the responsibility onto the committee. The lures in the substitute heaters were higher than was specified, and it was a question whether they would be efficient.

The committee thought it might release the chief contractor by accepting a bond from the sub-contractor.

On motion of Dr. Noble the matter was sent to the board's best action. It was announced that the interior electric and terra-cotta work on the technical school was almost completed.

At the first annual meeting of Rosary Hall Guild which took place at Rosary Hall on Monday afternoon, the reports read showed that excellent work had been done by the various committees.

At the opening meeting for the season of St. Edmund's Men's Club, in the basement of St. Edmund's Church, last night, the following officers were elected: High president, Rev. E. A. Vesey; president, James Webb; first vice-president, A. E. Trovies; second vice-president, J. J. Mordrew; secretary-treasurer, George E. Jones.

ADVERTISEMENTS

HOW TO GET RID OF DYSPEPSIA Don't Rely on Medicine; Don't Go on Frenk Diet; Combine Sbn't and an Antacid Usually All That Are Needed.

If you have dyspepsia, indigestion, sour stomach, belching, distress after eating, heartburn or any other stomach trouble due to hyperacidity (the usual cause of stomach troubles), you should take no medicine to act upon the stomach itself. That is positively not the way to cure the trouble.

It is the purpose of these allied industrial heads to send general commercial travelers abroad--men whose scope is limited to Europe by the war. He is expected home Friday, with his wife.

WORK FOR UNEMPLOYED. SAULT STE MARIE, Ont., Oct. 6. In order to provide work for the unemployed here, the city council decided to issue treasury notes for \$30,000 against unsold debentures, which are issued in denominations of \$25, \$100 and \$500 each.

WORD RECEIVED. Word has arrived from M. Pullan, 254 Sherbourne street, who was taken unawares in Europe by the war. He is expected home Friday, with his wife.

SAID HE HAD NEVER SEEN DETECTIVES

Conductor Carson Denied on Stand That He Had Cut Fares.

ALL EVIDENCE IS IN FIRST OPEN SESSION

C.P.R. Employes Stand to Their Statements--Tramps Only Went Free.

Flat contradiction of the evidence of the private detectives featured the trial in the general sessions of Yates and Cheeseman. Two Sudbury bartenders, charged with conspiracy with several C.P.R. conductors to defraud the company by short fare methods. Each of the accused conductors when called to the witness box denied emphatically that they had carried the Thiel detectives, Speers, Williams and Hanks, on their trains for short fare.

"How do you account for these six tickets from Toronto to Hamilton found in your possession? Aren't you supposed to punch every ticket and turn them in at the end of the run?" asked County Crown Attorney George of Conductor William Carson. In reply Carson, who had 21 years in the employ of the C.P.R., said that there was a big rush on that run, and sometimes he collected from 500 to 600 fares in the 42 minutes. Carson firmly denied having carried anyone free and said he hadn't seen the Thiel detectives when they came to court, and denied all charges of having anything to do with the two Sudbury bartenders.

Free Ride for Tramps. Questioned on whether he had ever carried anyone free on his train, Conductor W. A. Mitchell recalled one instance where a woman passenger and three children were in bad circumstances, so he had carried them. He also said he had taken half-price tramps and taken them into the baggage car to thaw out. He denied abetting the charge that he had taken money from citizens for short fares.

W. F. Wilson, a C.P.R. conductor, who made one round trip between Toronto and Sudbury, admitted having met Cheeseman and Bates, but denied having carried anyone free and said he had not seen the Thiel detectives when they came to court, and denied all charges of having anything to do with the two Sudbury bartenders.

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Over Fifty Thousand Dollars Collected to Date From Citizens of Toronto.

The campaign for fund for the Red Cross society is being actively carried on. The society has now collected \$52,143 toward the objective of \$100,000, to be raised by the citizens of Toronto alone.

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LUMBERING QUIET BUT LOTS OF WAR

W. C. T. U. Will Devote Money This Year to Care of Soldiers.

DELEGATES THROGGED ST. JAMES' SQUARE CHURCH AT CONFERENCE YESTERDAY.

By 9 o'clock yesterday morning St. James' Square Presbyterian Church was well filled with delegates to the 37th annual convention of the Ontario Women's Christian Temperance Union. The first open session commenced at that hour with a consecration service, led by Mrs. M. S. Savage, and at 8.30 the convention was called to order by the chairman, Mrs. Stevens, Ontario provincial president.

Reports of many departments were read and discussed during the morning session, and Mrs. Jones of Toronto, who read the report on prison reforms and police, was strongly supported in advocating a "prison care mission."

The institution of a rally day for the Sunday schools of the province was suggested by Mrs. Chayraker from Brampton, the superintendent of Juvenile work. Her statement that 98 per cent of the 9568 children whom she had addressed in her work had pledged themselves to temperance until they would be 21 years of age, showed their willingness to co-operate with this splendid movement.

After Mrs. McGillivray's report on the flower mission, showing that 7000 'shuning' men, women and children, confined thru illness or physical deformity, had been visited and given flowers or delicacies the morning session adjourned for luncheon.

The discussion of granting franchises to the women workers in churches was participated in by a large gathering in the afternoon, and the fact that equal representation on the boards had been refused the women called forth considerable well-founded indignation.

Lumber Camp Inactive. It was unanimously decided that the money previously spent by the W. C. T. U. on missionary work at the lumber camps--now inactive as a result of the Ontario membership on the boards--should be turned over to the Toronto Y. M. C. A. for the support of one of their six workers. This patriotic spirit was admirably maintained in every phase of the work.

The financial reports read were most gratifying, the corresponding secretary reporting a total income of \$28,489.62, the Ontario membership for which is \$10,120, and there are 3443 children belonging to the L. T. L.

At 5 o'clock the delegates were invited to Willard Hall for tea, that they might inspect every department of the building and study its management, and in the evening they again repaired to the church, where they were officially received by Mayor Brockton, who delivered the address of welcome, and a delightful musical program was afterwards enjoyed by a record attendance.

ACADEMY OF MEDICINE MET IN MINING BUILDING. Dr. Lewis Gregory Cole of New York Lectured at Opening Session.

Owing to the large number present the first meeting of the Academy of Medicine took place in the mining building of the university. The president, Dr. H. B. Anderson, delivered his inaugural address. The guest of the evening was Dr. Lewis Gregory Cole of New York, clinical professor of anatomy, Cornell University, who read a paper on "Rontgenologic diagnosis of Lesions of the Gastro-Intestinal Tract." Dr. Cole illustrated his address with lantern slides and the cinematograph.

The honorary secretary asked for a resolution of sympathy to Dr. B. R. Richardson, was a member of the assembly of the academy. An expression of sincere sympathy to Lady Whitney in her bereavement was approved by all present.

The prospects are bright for one of the most successful seasons in the history of the academy.

DISCUSSED PLAN TO FOUND MUNICIPAL LABOR BUREAU. Toronto Branch of the O.M.A. Met Yesterday.

The committee of the Toronto branch of the Ontario Industrial Association, appointed to establish a municipal labor bureau, met yesterday. Controller McGarthy, Rhys, D. Fairbairn, Mrs. L. A. Hamilton, and a number of others discussed the proposal and held within a few days to announce a working plan for the scheme.

TO ATTEND CONVENTION. R. L. Fairbairn, general passenger agent of the Canadian Northern Railway, casters lines and Mr. H. C. Bourlier, general agent Canadian Northern Steamships Limited, have left to attend the annual convention of Canadian ticket agents, which is being held in Chicago, October 4th to 8th.

THE LARGEST PORTERS. Enjoyable in all weathers. Insist on "Dow"