

Some Famous English Banks.

The history of private banking enterprise is a branch of literature which appears to have been decidedly neglected. Perhaps this is because it has been considered that some of the secrets of the bank parlor, which require to be preserved with such scrupulous care, might possibly be disclosed. On the other hand, in view of the bank amalgamations which are constantly in progress, and of which the latest example is found in the combination between the Union of London and Smiths and the group of anterior, which for convenience sake, are known as Prescott's, it seems almost a pity that each banking house has not been compelled to keep a chronicle of the leading incidents in its career. Old and famous firms are being absorbed, and their identity runs some risk at least of being obscured by the process. In a few cases, happily, an attempt has been made to place on permanent record the story of old-established private banks. There is Bristol O.D. Bank, for instance, one of the few commercial enterprises of the kind founded before the Bank of England was created. This was one of the undertakings amalgamated with Prescott's in 1891, and now included in the larger combination already mentioned. There is an interesting account of this and other Bristol banks in an elaborate volume, entitled "The History of Banking in Bristol," by Mr. Charles H. Cave, whose pen covers the period from 1750 to 1899. The book is enriched with the portraits of famous financial worthies. In most of the bank parlors, both of London and of the country, there are plenty of materials for the production of similar volumes. It is only the effort which is wanting to turn them to good account.

An odd thing about the Union Bank of London is that while it has absorbed or amalgamated with a number of the older banks, including that of Messrs. Smith, Payne and Smiths, which was originally established at Nottingham as far back as 1888, it is itself of relatively modern origin. Its prospectus was issued in January, 1890, at which time, it appears, there were only three joint stock banks in the monetary capital of the world. The bank seems to have been a large of British origin. It originally began business at 8 Moorgate street, but in 1845 removed to its present premises, 2 Princes street. The nominal capital of the undertaking at the time it was created was £300,000. The recently announced amalgamation will bring the amount up to £250,000,000. It is only of late that the Union Bank has acquiesced in a policy of combination. Probably it had no occasion to do anything of the kind, for it claims to have the first business in London, the best business with America, and a rapidly increasing business with Germany.

Prescott's Bank was first established in Threadneedle street, in 1766, under the style of Prescott, Grote & Co. There were, as inevitably happens, a good many changes in the course of years, and eventually the firm came to be known as Prescott, Cave, Dimsdale & Co. Dimsdale & Co. took up banking business some four years earlier than the firm with which they were destined soon to amalgamate. They were situated at 50 Cornhill, the present offices of Prescott's Bank. This house was originally known by the sign of the Golden Helmet and the Golden Bear, and when Prescott's and Dimsdale's threw their fortunes together it became their joint habitation. One might say, though, as a long list of distinguished names associated with Dimsdale's Bank, but it is sufficient to say that, after absorbing the house of Dretwet, Fowler & Co., it was known in 1891 by the title of Dimsdale, Fowler, Barnard & Dimsdale. The name of Prescott naturally occupies a prominent position in the records of the combined firms. Mr. Charles Prescott, who had been a partner for many years, and who died very long ago, was the first chairman of the amalgamated enterprise. The memory of the Grotos is still affectionately cherished at Cornhill. They were Dutchmen, as the name indicates, and very distinguished men in their day.

George Grote, the historian, lived over the bank in Threadneedle street—for west end mansions or suburban residential estates were not the rule in those days—and was here that he wrote his "History of Greece." Another of the Grotes finds his portrait, by Sir Joshua Reynolds preserved in the bank's parlor. The history of the Grotes would afford many an interesting chapter, for they must have been established in London not many years after the goldsmiths had gradually evolved themselves into bankers by first of all acting money changers, and then conceiving the notion of borrowing and lending money, allowing one rate of interest on the former and charging another rate on the latter. It used to be the fashion to send money for safety to the mint at Tower Hill, but one day a royal personage seized a considerable amount that was lying there, and in this incident bankers found a powerful incentive to take care of their own cash. The bill of exchange was, in turn, the natural outcome of a condition of things under which there was considerable risk in conveying large amounts of cash from one part of the country to another.

Of the history of the banking house of Smith, Payne, and Smiths a good deal of information has lately forthcoming, thanks to the industry of Mr. H. T. Easton. The firm is remarkable as being until lately the oldest of its kind in the United Kingdom, as having, in the persons of one family, carried on business for over two hundred years. The bank, indeed, has had a reputation over a long period of history as second to none. Branches of Smith's bank were established at Lincoln in 1775, at Hull in 1874, and at Newark in 1888, the latter

the date of the Nottingham enterprise. The London business was partly attributable to Samuel Smith, a grandson of Thomas Smith, who was a goldsmith in York. As his brother's business in Nottingham was growing in importance, a London bank was resolved upon—a truly a unique experiment for a provincial firm. It carried on business at various places, eventually in Lombard street, and finally, and for long years, close against the Mansion House.

In the thirties this bank kept the accounts of some of the biggest firms in the city, and it apparently also had the patronage of publishers, for there is a record of a cheque drawn by Messrs. Longmans, Green & Co. for £10,000 in favor of Lord Macaulay, for his "History of England." A couple of other interesting cheques were those drawn for Sir H. M. Stanley in Central Africa, for which he received payment from Arab traders, and, oddly enough, one of the cheques was paid through the Union Bank of London, with which Messrs. Smith, Payne and Smiths were ultimately to be identified. Of the high position which the members of the Smith family occupied there is no need to make mention. It has rarely, if ever, been without its representatives in Parliament, and it gained at least one peerage that of Carrington. It was on the premises of this noted firm that the first Bankers' Clearing House was established.

It is worth observing that while the process of amalgamation necessarily means to some extent the overlooking of famous names, yet the conditions which have been observed by the Union Bank and its co-partners, if the term be permitted, are calculated in no inconsiderable degree to keep them alive. A leading feature is the maintenance of a system of local directors, which meets the objection that this kind of combination necessarily involves the centralization of banking in Lombard street and its vicinity.—London Telegraph.

Sunshine.
The Open Window.
How little it costs, if we give it a thought,
To make happy some heart each day.
Just one kind word and a tender smile,
As we go on our daily way;
Perchance a look will suffice to clear
The cloud from a neighbor's face,
And the press of a hand in sympathy
A sorrowful tear efface.

One walks in sunlight; another goes
All weary in the shade;
One trends a path that is fair and smooth,
Another must pray for aid.
It costs so little! I wonder why
We give it so little thought;
A smile-kind words—a glance—a touch!
What magic with them is wrought.

Words of the Wise.
Holiness is not a rapturous triumph; away up somewhere in vague heights of glory, steadfast and splendid like a sun. It is just a poor heart that makes room for Jesus.—Mark Gup Evans.
No one can resist the argument of holiness brought in a personified form before him, in its gentleness, in its sweetness, in its aspiration, in its love for all its blossoms and fruits of peace and joy.—Henry Ward Beecher.
The only defence against contagion is exuberant health; it is the man who is run down who becomes the victim of the pestilence. It is not otherwise in the realm of the Spirit. If we are to be protected against the pestilence that walketh in darkness we must have a plenitude of spiritual life.—J. H. Jowett.

Willie's Gone to School.
Chicago Record-Herald.
Dear little Willie's gone to school—
We left him at the door—
The baby that his mother had,
Alas, is here no more.
His little kites are put away,
His flaxen curls are shorn;
His toys lie in the hall to-day,
Neglected and forlorn.

Our neighbors' chickens calmly hunt
For bugs and worms and things,
Or sun themselves, relieved from fear
Of broken legs or wings.
The doting cat is wallowed up
All in a peaceful heap,
And out upon the steps the pup
Is catching up on sleep.

Oh, sighing little mother, why
Sit looking pensive there?
There still is sunlight in the sky
And sweetness in the air.
The peaceful moments calmly go—
Come, come, don't be a fool—
I'm sorry for the teacher, though,
Since Willie's gone to school.

Were the Books Worth It?
"Books are made of paper, and although it is commonly supposed that paper comes from rags, as a matter of fact most of the paper used for books is made from wood-pulp, and this of course is made from trees. The total sale of nine popular novels has been given as 1,600,000 volumes; and taking the average weight of each as being twenty ounces, we arrive at a total of two million pounds of paper. An average spruce tree, from which the pulp is made, provides about half a cord of wood, which represents five hundred pounds of paper, so that the nine works of fiction were responsible for using up no fewer than four thousand trees.—Chambers' Journal.

Willie the Wise Child.
Philadelphia Ledger.
Papa—See here, Willie, you mustn't bother me. When I was a little boy I didn't bother my papa with questions.
Willie—Maybe if you had, pa, you'd be able to answer mine.

STRUCK THE BOOT OF HIS TROUBLE

James Atwell Cured His Kidneys By using Dodd's Kidney Pills.

And his Lumbago and Urinary Troubles Vanished Once and for All—He Tells His Story.

Campbellford, Ont., Oct. 12.—(Special.)—Ever since my lumbago and lumbago are the result of disordered kidneys has been proved by James Atwell, of this place. He had lumbago and pains in the bladder, and in passing his urine would hurt him so as to almost cause tears to come to his eyes.

He cured his kidneys by using Dodd's Kidney Pills and his pains of all kinds vanished.

Speaking of his case, Mr. Atwell says: "I think Dodd's Kidney Pills made a permanent cure in my case, but I had lumbago and bladder trouble for years. I tried other medicines and a bandage prescribed by the doctor, but I could get no relief till I used Dodd's Kidney Pills and they cured me."

If the disease is of the kidneys or of the bladder, Dodd's Kidney Pills will cure it.

Peel's Vision.
"It may be that I shall leave a name sometimes remembered with expressions of good-will in those places which are the abode of men whose lot is to labor and to earn their daily bread by the sweat of their brow—a name remembered with expressions of good-will, when they shall recreate their exhausted strength with abundant and unfeared food, the sweeter because it is no longer leavened with a sense of injustice."—Sir Robert Peel.

20 Years of Vile Catarrh

Wonderful Testimony to the Curative Powers of Dr. Agnew's Catarrhal Powder.

Chas. O. Brown, Journalist of Duluth, Minn., writes: "I have suffered from Throat and Nasal Catarrh for over 20 years, during which time my head has been stopped up and my condition truly miserable. Within 15 minutes after using Dr. Agnew's Catarrhal Powder I obtained relief, and my troubles have since not entirely, cured me."

Dr. Agnew's Ointment relieves piles instantly.

A Word to Boys.
You are made to be kind, boys; generous, magnanimous, and brave. If there is a boy in school who has a clubfoot don't let him know you ever saw it.

If there is a boy with ragged clothes don't talk about rags in his hearing.

If there is a lame boy assign him some part in the game that doesn't require running.

If there is a hungry one give him part of your dinner.

If there is a dull one help him learn his lesson.

If there is a bright one be not envious of him, for if one boy is proud of his talents and another is envious of them there are two great wrongs and no more talent than before.

If a larger or stronger boy has injured you and is sorry for it, forgive him. All the school will show by their countenances how much better it is than to have a great fuss.—Horace Mann.

New Century
Whatever reduces the drudgery of housework is worth having.

Bell Bearing Washer does away with all hand rubbing.
You do not require to touch the clothes to thoroughly clean them and a tubful can be done in five minutes.

It is needed in every home and you cannot afford not to have it. If your dealer has it you should see it at once. If not, write us and we will be glad to send you a descriptive booklet.

The Downwell Mfg. Co. Ltd., Hamilton, Ont.

Drinking and Smoking.
"The prevalent idea that drinking and smoking are companion vices is altogether wrong; and a physician who has made a special study of alcoholism, 'finds, on the contrary, that the habitual drunkard is not abnormally addicted to the use of tobacco. He may use the weed as a lesser stimulant, when not strongly under the influence of alcohol, but when the drink gets firmly entrenched in his system he cares nothing for tobacco, for then he has lost its force and its influence upon his nerves. Of course I mean in extreme cases.

"On the other hand, it is a rather curious fact that in the case of the moderate drinker, who also smokes, the cutting off of his supply of tobacco will increase his appetite for alcoholic beverages, and while at first the liquor will not affect him nearly so much as when he is smoking. In the end it will do him harm. Consequently, it is safe to assume that the man who always used liquor and tobacco in moderation, will, if he gives up tobacco, take more strongly to liquor. In fact, this is no assumption; it has been demonstrated on numerous occasions."—Philadelphia Record.

What a Lovely Ending.
Chelena Gazette.
Bogg—What called the editor of that comic paper who died the other day?
Bing, I don't know. I think one of the doctors said he had been tickled to death.

CLOCK KINDLES THE FIRE.

Automatic Device Which is a Blessing to the Early Riser.

An automatic fire kindler the operation of which is regulated by an ordinary alarm clock, will doubtless appeal to every person whose duties include getting up early to start the fire in the kitchen stove.

With this new contrivance installed in a house it is necessary, upon retiring, simply to assemble the fuel in the stove or any fireplace, connect an attachment to the clock and set the latter at any required hour. When the alarm sounds a fulminate is ignited, which, communicating with an inflammable substance in the stove, range, furnace or grate, immediately starts the fire. By the time the householder or servant is up the fire is burning brightly and the water boiling.

It is claimed that these new devices may be so set that they will start fires whenever wanted and thus have a home thoroughly heated before the occupants stir from their beds. From the back of the clock used in connection with the automatic fire kindler extends a shaft, on which is mounted a rotary friction disk or pulley, the periphery of which is milled or otherwise designed to make a contact with the fire in contact with a relatively stationary member. By the operation of a pivotal arm, a lug and spring and other attachments in connection with the rotary disk, the entire several mechanism is set in motion when the alarm is released.

Instantly a fuse, with an easily ignitable fulminate at its end and held in place by a slot opening against the friction wheel, is set afire. The flame, properly confined within the metallic slot, travels instantly over the inflammable strand, which is saturated with a free-burning ingredient. The clock may be set on a near-by shelf or on the back of the stove or a furnace projection. As even a small and cheap alarm clock may be utilized and as the fuse is not exposed, it may be safely controlled, that part of the problem is very simple. Moreover, any kind of kindling substance ordinarily used may be utilized. The fuse may be employed merely to ignite paper under the regulation kindling wood fire, with coal or cordwood on top. In such cases action is similar to that of a match or rather, of several matches lighted simultaneously, burning longer than ordinary matches.

Animals as Sailors.
A French scientist has made some interesting observations as to the love of different wild animals for the sea. The Polar bear, he says, is the only one that takes to the sea, and is quite jolly when aboard ship. All others violently resent a trip on water, and vociferously give vent to their feelings until seasickness brings silence. The tiger suffers most of all. The mere sight of a ship makes him uncomfortable, and when on board he whines pitifully, his eyes fixed on the horizon. In the case of the elephant, with his terrible paws, and often, perched on a sea voyage. Oxen are heroic in their attempts not to give way in their reluctance to do so. Like the sea, but they are amenable to medical treatment.

WE ARE ALL FAMILIAR with the deep, hoarse "graveyard cough" which is the cry of the tired lungs for mercy. Give them mercy in the form of Allen's Lung Balm. A splendid remedy for pulmonary trouble.

CANADIANS IN CHICAGO.
One Hundred and Thirty Thousand of Them are There.

The Canadians living in Chicago come numerically fifth in the list of forty different nationalities that make up the population of the Windy City. In proportion of their numbers they have fewer societies of a distinctly national character than any other people. They devote their attention to the study principally to "Old Boys' Unions. These organizations periodically visit the places their members are from, notably, Toronto, Hamilton and London. In Chicago, there are French, English, Irish and Scotch Canadians. The French Canadians are in the lead and keep in closer touch with their native province than any others. They preserve their language as well as their religion. The Roman Catholic Archbishop of Chicago and the Conductor Bishop of the Protestant Episcopal Church are both Canadians.

According to the last census 1,183,225 persons of Canadian birth are resident in the United States, and of these 130,000 are settled in Chicago. On the other hand, Chicago has sent to Canada in the change fully one-half of the number she borrowed from this side of the line.

ABLE TO SUGGEST ONE
"The humble beggar," said the lecturer in anatomy, "is the most absolutely perfect machine in existence. It is inconceivable that it could ever be improved upon, when considered in its relation to the human body, and its adaptability to the purposes for which it was created."

"With all due respect, professor," interrupted the tall, gaunt, spindle-shanked member of the class, "I think I could mention a possible improvement."

"Indeed," said the lecturer, visibly nettled at the young man's presumption. "Pray what improvement would you suggest, sir?"

"I think the shin bone ought to have been located at the back part of the leg instead of the front."—Chicago Tribune.

Railway Enterprise in Africa.
Baltimore Sun.
A contract has been made for the early construction of a high steel bridge to span the Zambezi River between the Victoria Falls, and an engineer has just left England to begin the work. The railway between Bulawayo and the falls will be completed by January next. The section between Bulawayo and the Wankie coal mines having been completed during the present month. As many as 167 miles of it had been opened to traffic in March last. Access by rail to the coal mines is expected to boost the gold and copper mining industries of Rhodesia. The quality of the coal is said to be very fine.



There are very few cleaning operations in which Sunlight Soap cannot be used to advantage. It makes the home bright and clean.

From the Bachelor's Viewpoint.
Chicago News.
"I see that pleisthene light in a ring," remarked Miss Giddygirl. "What kind of a ring is it?"

"An engagement ring is used for sparring," remarked the old bachelor, "but when it is a light to a fish a wedding ring is used, I believe."

In Going to New York.
Be sure that your tickets read via Grand Central and Lehigh Valley route of the "Black Diamond Express." This is the direct and best route from all Canadian points. By this route baggage is not checked inbond from Canadian points. The Lehigh Valley has three stations in New York, up town near all first-class hotels, and down town near all European steamship docks, saving passengers for Europe a long and expensive transfer. Secure your tickets of Grand Trunk agents. Robert S. Lewis, Canadian Passenger Agent, 88 Yonge street, Toronto, Ont.

Not That Kind of Arithmetic.
London Tit-Bits.
"I have to help Johnny with his mental arithmetic every evening," said the young woman, "and it's a nuisance."

"Do you—er—know that celebrated problem about one plus one equal one?" asked the young man.

"I said mental arithmetic, not sentimental," said the young woman with great dignity.

Minard's Liniment relieves Neuralgia.
Really a Clever Woman.
Brooklyn Life.
"Don't you think that woman's clever?"

"Clever! Why, she's so clever she can make all her own clothes without other women knowing it."

Minard's Liniment for sale everywhere.
For Consolation.
Chicago Journal.
"I don't suppose he meant anything unkind," said the young woman, "but it was a very startling coincidence."

"What do you mean?"
"Just before Harold and I got married his friends persuaded him to join a 'don't worry club.'"

Kidney Duty.—It is the particular function of the kidneys to filter out poisons which pass through them into the blood. When the kidneys are diseased they cannot do their whole duty, and should have help and strength that South America's Kidney Cure will afford in any and all forms of kidney disorder. It relieves in 6 hours.

Forests in Works of Fiction.
Springfield Republican.
It is stated that nine of the most successful recent novels aggregated a sale of 1,400,000 copies and the paper which these books were printed on was made from pulp for the most part. Now, pulp paper means the destruction of many trees in the great forests of the north, and probably 5,000 were sacrificed for these novels. It would have been better to have left 4,999 of the trees standing and put the other one into a composite modern agony.

Dear Sirs.—This is to certify that I have been troubled with a lame back for fifteen years.

I have used three bottles of your MINARD'S LINIMENT and am completely cured.

It gives me great pleasure to recommend it, and you are at liberty to use this in any way to further the use of your valuable medicine.

Two Rivers. ROBERT ROSS.

Glad of the Job.
Toronto News.
If the Brantford murderer is caught, convicted and condemned, it will not be hard to find men willing to serve as hangman.

Mail Us Your Watch Order.
We carry the largest stock of Watches and Clocks in Canada and can fill orders promptly by mail—just as well as though you shopped in person—giving you the best values on this continent. Here are a few items:

4311 Ladies' Solid Silver Case Watch, American Movement, \$5 00
4349 Ladies' Gold Filled Watch, Waltham Movement, guaranteed to wear for 25 years, 13 00
4312 Gent's 14 K. Gold Filled Extra Case Watch, A. Kent & Sons Jewelled Movement, 25 00
4320 Ladies' 14 K. Gold Case Watch, Richly Engraved, Full Jewelled Movement, 35 00

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ALWAYS SEE THAT THE MATCHES YOU BUY BEAR THE NAME

Our Parlor Brands—"KING EDWARD," "HEADLIGHT," "EAGLE," "VICTORIA," "LITTLE COMET"

A QUICK, SURE LIGHT by using any one of

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Is ensured EVERY time these brands :: :: ::

Dealers Everywhere

ISSUE NO. 42, 1903

Mrs. Winslow's Soothing Syrup should always be used for Children Teething, as soothes the gum, reduces the inflammation, and is the best remedy for Diarrhoea.

Teaching Him a Lesson.
Cleveland Plain Dealer.
"Didn't I tell you not to propose to me again?"
"You said something of the kind, but, of course, it made no impression on me."

"Oh, it didn't? Well, I'll give you a lesson now that you won't forget. You'll never propose to me again."

"What are you going to do?"
"I'm going to accept you."

These Worrying Piles!—One application of Dr. Agnew's Ointment will give you comfort. Applied every night for three to six nights and a cure is effected in the most stubborn cases of Piles, Bleeding or Itching Piles. Dr. Agnew's Ointment cures Eczema and all itching and burning skin diseases. It acts like magic. 35 cents.—13

He Wasn't So He Was.
Judge.
"I suppose Griggley was fired with enthusiasm when he took up the duties of his new position?"
"No, he seemed to get laxer every day. Finally he was discharged."

"You don't say?"
"Yes, He wasn't fired with enthusiasm at the start, but he was at the finish."

ENGLISH SPAYIN LINIMENT.
Removes all hard, soft or calloused lumps and blemishes from horses; blood spavin, curbs, splints, ringbone, swellings, sprains, sore and swollen throat, coughs, etc. Have \$50 by use of one bottle. It treats the most wonderful blemish cure ever known.

Was Anxious.
Philadelphia Press.
In a downtown church, was introduced a new hymn last Sunday, and after the dismissal of the services, the organ blower found his way to the player's bench and asked in a meek voice: "How did the music for that new hymn go this evening?" "Oh, very well, very well, indeed," replied the organist; "but why do you ask?" "Well," said the blower, "I'll tell you the truth, I was a bit nervous and a bit worried about it, for, you see," he went on explaining, "I never blowed for that hymn before."

Lifeboy Soap.—disinfectant—is strongly recommended by the medical profession as a safeguard against infectious diseases.

What the Goat Did.
Buffalo Times.
A sweet girl graduate from a Boston school thus describes the manner in which a goat butted a boy out of a front yard in the neighborhood: "He hurled the previous end of his anatomy against the boy's afterwards with an eagerness and velocity which, backed by the goat's avoidaopia, imparted a momentum that was not relaxed until the indignation of the vehement exasperation was landed on terra firma, beyond the pale of the goat's jurisdiction."

DR. A. W. CHASE'S 25c. CATARRH CURE
It sent direct to the diseased parts by the Internal Blower. Heals the ulcer, clears the air passages, stops droppings in the throat and gives permanent cure. Catarrh and Hay Fever. Blower Cure. All dealers or Dr. A. W. Chase Medicine Co., Toronto and Buffalo.

The Untrammelled Girl of To-day.
Baltimore News.
In former generations we were told that girls kicked over the traces because they were curbed in too tightly. Now not even a ribbon holds them, and they are galloping on at a pace which leaves chaperons and mothers breathlessly behind, and each girl seems to be becoming a law unto herself, often occasionally hampered by some big fence, which will probably be jumped if the temptation is great enough, and if there is reasonable possibility of her being able to crawl back unperceived.

Minard's Liniment cures Burns, etc.
Poverty is not dishonorable in itself, but only when it is the effect of idleness, intemperance, prodigality and folly.