# CHRISTMAS BUYERS READ TIMES ADS

### STENO'S WANTED

OMPETENT MALE AND FEMALE

stenographers and office clerks who defree to locate in Western Canada, where there
re splendid openings for office help, would
o well to communicate with H Colin Ribble,
lame are of The Rebuilt Typewflor Co. Rein the capital city of the greatest province,
plendid positions can be secured through
term.

WANTED-SIX RESPECTABLE YOUNG men to interview interested parties it behalf of a sound and inexpensive real estate proposition. A chance to make easy money before Christman. Apply without delay at John A. Barr's new drug store, 263 James street north.

automobile business by mail and pre-pare for positions as chaufteurs and repair men. We make you expert in ten weeks assist you to secure position. Pay big; worl pleasant; demand for men great; reasonable write for particulars and sample lesson. Kmpire Automobile Institute, Rochester, N.Y XPERIENCED CLOTHING CUTTERS wanted, at once. E. G. Hachborn & Co.

W ANTED-A CAKE BAKER AT ONCE Apply Harris Bros., 14 Market Square IVE AGENTS WANTED, EITHER SEX.

J household specialty, big money, small veetment. Send ten cents for samples. Adeas Drawer 14 Milton, Ont.

# HELP WANTED-FEMALE

W ANTED-AT ONCE, 25 EXPERIENCE

W ANTED-TEACHER. NEXT TERM \$500 to \$600 per annum; board fifteet to seventeen per month; Protestant; state qualifications; references. Levi Siebert, Siebertville, Alts.

T WENTY-FIVE SALESLADIES WANTEL at once. Stanley Mills & Co., Limited. W ANTED. IMMEDIATELY, YOUNG GIRL for general housework. Apply 257

W ANTED-TWO GIRLS, BETWEEN ages of eighteen and twenty-four, to play in a high class comedy drama company, now ready for the road. Only those with some experience need apply. References required. Salary according to ability. Apply Box 25, Times.

### BELP WANTED

M EN AND WOMEN-THIS IS THE SEA-home spare time; no canvassing; send stamp. Simplex Mantg. cc. Loudon. Ont.

### MISCELLANEOUS WANTS

W ANTED TO BUY, FOR CASH, SIX OR seven roomed house, all conveniences, within ten minutes' walk of King and Sanford avenue. State price and locality. Box 1,

SPRONG BOY, 17 YEARS OLD, WANTS position in wholesale store, to start May 2nd, 1910. State wages given. Joseph Kirk Caledonia, Ont.

### AMUSEMENTS.

UPERFLUOUS HAIR AND OTHER FAC fal blemishes permanently removed weilin, 10½ King west.

# PERSONAL

W M. BOYNTON. OF BUFFALO, WISHESS to express to the public his appreciation of the first class attention received while staying at Dillon's Hotel. Everything is serred in excellent style, and he can recommend the botel highly. Mr. Boynton is working in this city, and his woodwork graining is giving satisfaction. Orders left at Dillon's promptly attended to.

# PROF. BRAGANZA TO HIS FRIENDS

re-manuanza IU HIS FRIENDS— rofessor Calvin Bra-gan-za, Hindu Scien-o Character Reader, Tempio of Science, King street west, Informs his friends and public that he has crossed over the Jor-it tide, which was before him for a few s, and the plaintiff could not swim against tide.

SEND YOUR FRIENDS THE SEMI-WEEK-by Times. All Hamilton and surrounding country news. \$1.00 per annum to any place in Canada or Great Britain.

ELL & PRINGLE, BARRISTERS, colicitors, etc. Office, Federal LITE allding, fourth floor, James and Main. coney to lend in large and small amounts lowest rates. Wm. Bell, R. A. Pringle. HENRY CARPENTER, BARRISTER, SO-licitor, etc. Money to loan on real es-tact at lowest current rates. Offices, Room 45, Federal Life Building.

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HARRY D. PETRIE, BARRISTER, ETC Office, Spectator Building. Money loan ed on first class real estate security. C. LEMON. BARRISTER. ATTORNEY office, No. 32½ Hughson stressouth N. B.—Money to loan on real estate

# FUEL FOR SALE

FOR SALE, CHOICE KINDLING WOOD best in city. Ontario Box Co., 106 Mail

# PICTURE FRAMING

A LARGE ASSORTMENT OF FRAMED Apictures, suitable for Xmas presents; also a very choice line of Xmas cards, calendars and booklets. Spott's, James street north, adioining Drill Hall.

DANCING B EGINNERS' CLASES FORMING. J. Hackett's, 29 Barton street east. Tele

M. RAYMOND. PIANOFORTE TUNER A and repairer, from John Broadwood & Sons. London. Eng. Send orders to 126 Heas street north. Phone 1078.

OSTEOPATHY.

DR. LEWIS HAS REMOVED TO 172 MAIN street east. Phone 2724.

# TOBACCO STORE

J L ANDERSON, TOBACCO, CIGARS,

Advertise your Wants in the Times. 10 cents will do the trick.

### LOST AND FOUND

L OST-LADY'S HANDBAG, ON SATUR day, containing money and Radial cattickets. Owner will reward at Times Office

### FOR SALE

Notice to Owners of Horses

649 Barton Street East. FOR SALE-INVALID'S CHAIR, ALMOST new. Apply evenings, 118 Catherine N. CIASS STOCK OF cooperage works; beer barrels, staves, beddings and boilers. Apply E. Faustmann, rear 67 John north.

F OR SALE-NEW SINGER TAILORING machine; \$15.00. 166 East avenue north. ADY WISHES TO DISPOSE OF A HAND-some Persian lamb set of furs; new, cost will sell for \$28. Box 56, Times Office. OR SALE-MOULDING SAND, ON LOT 28, first concession, Ancaster, one-half e from Copetown station. Apply Box 39,

L ARGE STOCK OF HOCKEY SKATES and Shoes on sale at Wentworth Cycle works store, James street north, next new

W HILE THEY LAST-POTATORS, 756 bag; calons, \$1.60 bag; beets, 60c bushel: carrots, 45c bushel; paranips, 55c bushel; turnips, 30c bushel. Day, Central Market and 129 Bay north. Phone 2996.

FOR SALE-EGG, STOVE, NUT AND PEA; standard coal from Lehigh Valley Com-pany's mines. Try us. Peregrine Coal Co., Lt.;

BARGAIN IN PLAYER PIANO-ALL LAT-test improvements; regular price \$700, for \$500; suitable terms; latest music rolls T. J. Baine, planos and real estate, John street south, near Post Office.

B ICYCLES—CASH OR ON EASY PAY-ments. 267 King east. Phone 2488.

TO LETT-NICE COTTAGE, STOREY AND half, 14 Wentworth street south; all conveniences, three bedrooms, parlor, dining room, furnace, cement walks, stationary tubs. Apply 67 East avenue north.

TO LETT-100 JAMES SOUTH, 70 HERKI-mer street, 252 Main west, 185 Bay south, several furnished houses in the city. John M. Burns, real estate and insurance, 30 King

O RENT-FURNISHED MODERN HOME 204 Park south. W. G. Smart, 191 Bar-

ROOMS TO LET L ARGE ROOM, OPPOSITE TERMINAL station, suitable for billiard club, society room, etc. Phone to 1525.

MONEY TO LOAN

M ONEYS TO LOAN ON BUILDING AND other loans, first mortgages, real estate. Martin & Martin, Federal Life Building M ONEY TO LOAN AT LOWEST RATES of interest on real estate security in sums to borrowers. No commission charged. Apply Laxier & Lazier, Spectator Building.

# BUSINESS CARDS

COAL BAGS, YARD SCREENS, COAL chutes, car movers, shovels, coke baskets. etc. Robt. Soper, Hamilton.

A MMUNITION AND EXPERT GUN RE-

P HONE 767 FOR A MERCHANT EXPRESS wagon to move that trunk or furniture.

G ET THE BEST-THE SEMI-WEEKLY Times. \$1.00 per annuum in Canada or Great Britain.

THE JOBBORN THANSFER AND FUR-niture moving vans; planes moved; dia-tance no object; packing, crating or storage; teaming single or double. Terms for moving van \$1.00 per hour for two men; 75c for one van \$1.00 per hour for two men; 75c for one per hour for the per hour for the per hour for Telephone 2002. 566 Hughen afrect north. S BE MISS PARGETER'S FINE STOCK OF hair; one giance will convince you. Pineat French, German and English goods; also American noveltles and latest device transformation bangs, jenice curls, wavy switches, bomnadour fronts. Headquarters for theatrical wiss, etc. Remember the place, 107 King street west, above Park.

# LIVERY

M cKAY'S CAB, COUPE, LIVERY AND Boarding Stable, Jackson and MacNab. Cabs at all calls. Phone 60.

PHOTO PILLOW TOPS.

PHOTOGRAPHS ENLARCED ON SILK eushion tops only \$1.50. Satisfaction guaranteed. Brenton Bros., 7 Market street. GUNSMITH.

ORDON-THE-GUN-MAN"-OPP. CITY Hall. Fine repairing, models, experi-

JEWELDY. GOLD FILLED WALTHAM WATCHE seven fifty; alarm clock, eighty-nicents; guaranteed. Peebles, 213 King east

# PATENTS FRADE MARKS, DE-all countries. John H. Hendry, corner James and Rebocca atrets. Established 1880. PATENTS-SEND FOR FREE BOOKLET on Patents. Ben. B. Pannett, Ottawa, On' near Patent Office.

One of the latest applications of electric illumination is the lighting of golf links. Hundreds of onlookers watched the putting machines by electric light at the Dunwoodie Country Club recently, when the new putting course of six holes was used for the first time.—Edison Menthly.

Synopsis of Canadian North-

F. W. CATES & BRO. Royal Insurance Co.

S45,000,000
OFFICE—Room 402, Bank of Hamilton

WESTERN ASSURANCE CO. FIRE AND MARINE Phone 2584 W. O. TIDSWELL, Agent 75 James Street South

LIVERPOOL, LONDON & GLOBE INSURANCE COMPANY CRERAR & BURKHOLDER, 42 Federal Building. Phone 610. House 278.

# REAL ESTATE FOR SALE

FOR SALE-FARM CONTAINING ONE hundred and ten acres in the township of Ancaster, two miles west of the village on the Jerseyville road, the south half of lot thirty-six, concession three: brick cottage, frame barn, all well watered. Edward E. Smith.

F OR SALE-TWELVE ACRES AT DUN-das, very choice fruit farm, large brick residence, stables, etc.; suitable terms; possession at any time. Bowerman & Co. F OR SALE-NUMBER OF NEW BRICK houses at the west end; latest improve-ments; terms easy. Apply to Edward New, 577 King west,

# DENTAL

DR. J. L. KAPPELE, DENTIST, ROOM 25. Federal Life Building. Phone 3007.

DR. M. F. BINKLEY, DENTIST. PRICES that appeal to the working classes. ARTIFICIAL TEETH receiving special consideration. MATERIAL AND WORKMAN. SHIP no better to be had at any price. Office 17% King street each, Hamilton.

DR, JAMES F. McDONALD, DENTIST, Grossman's Hall, & James street north

DR. H. J. ROLSTON WITH DR. DILLA bough. 23 Gore street. Telephone 522. PRYSE PARK, SURGEON OF EYE, ear, nose and throat has removed to 104 James street south. Office hours—9 to 1, 2 to 4, 7 to 8. Sunday by appointment. Tele-

J OHN P. MORTON, M. D., F. R. C. S., "Edin." James street south. Surgeon— Eye, ear, nose and throat. Office hours, 9-12 a, m., 2-5 and 3-8 p. m. Phone 1372. SHANNON McGILLIVRAY, M. D., 154

T. SHANNON MERVOUS DISEASES.
SPECIALTY—NERVOUS DISEASES.

FRANK D. W. BATES, M. D., EYE, EAR, nose and throat specialist, has removed his office to room 305 Bank of Hamilton Building. Hours 5 to 12 and 2 to 5. Telephone 724. Dr. Bates has opened as office in Detroit from now on will spead from the 1st to the 22nd of each month in his office here, and from the 23rd to the end of the month in Detroit.

A. E. WICKINS, M.D., HOMEOPATHIST, DR. McEDWARDS, SPECIALIST.

Eye, ear, nose and throat, corner King and Bay streets. Office hours—9 to 12 a.m., 2 to 5 p. m., 7 to 8 p. m. Telephone 829.

### DR. DEAN, SPECIALIST, DISEASES OF men. 39 Charlton street, Toronto. MILLINERY

M ADAM HUNKING; CHEAPEST MIL-linery in Hamilton. 89 York street.

# UMBRELLAS MADE TO ORDER, RE-covered and repaired at Slater's, 9 King

PHOTO SUPPLIES

TRY OUR NEW ENGLISH GAS LIGHT paper and post cards, 2 dozen for 25c Seymour, 7 John street north, Phone 2630.

Go f by Electric Light.

# mesessesses THE BANK ACT. Christmas Time

Mean, Lighting Time

For the atoreman, and it as a out to the second of the sec

HAMILTON GAS LIGHT CO.

# Times' Ads Bring Results

Call for letters in boxes 4, 9, 11, 17, 18, 22, 23,

32, 37.

Show Cases, Counters, Desk Buy of the Manufacts NEWBIGGING CABINET CO., Ltd. 164 King West. Phone 961.

# READ THE TIMES

IF YOU WANT THE NEWS TELEPHONE 368

# FAMOUS LOTTERY.

It Was Rnn by England's Greatest Church Dignitary.

A lottery run by an Archbishop of

Canterbury is unthinkable at the present day, and yet in the reign of George II. the greatest lotter; known in Britain was run by the Primate, the Lord Chancellor, and the Speaker of the House of Commons. The splendid library which that noted doctor and art collector, Sir Hans Sloane, had gathered during his lifetime—Sloane street and Sloane sauger still keep his memory. Sloane square still keep his memory green—was offered by his executors the nation for the nominal sum of 20,000. But the treasury, as usual, pleaded poverty, and pretended could not find that large sum! the Archbishop of Canterbury, in c junction with the two gentlen could not find that large sum! So the Archbishop of Canterbury, in conjunction with the two gentlemen named above, organized a state lottery, with the sanction of parliament, in order to raise the required money. A hundred thousand tickets at £3 each were issued, and no less than £200,000 was to be distributed in prizes to the lucky winners of the numbers drawn, the first being £10,000, and the lowest a £10 note. So successful was the venture that all the tickets left more than £100,000 in the hands of the Archbishop, the Lord Chancellor, and the Speaker to dispose of. They made most excellent use of this money for the benefit of the nation, as the record of their expenditure easily proves. They built the first portion of the British Museum with it; they bought the Sloane collection mentioned above; they purchased those priceless treasures, the Harleian and Cottonian Manuscripts; and they put by a goodly sum as an endowment fund for the new museum. A lottery helped to beat the Spanish Armada in the reign of Queen Elizabeth. It was the first state lottery to take place in this country, and it was arranged at the express desire of the astute queen herself for a most noble purpose. Her order ran as follows: "Her Majesty wisheth it to the intente that such profits

desire of the astute queen herself for a most noble purpose. Her order ran as follows: 'Her Majesty wisheth it to the intente that such profits as may arise, after the charges borne, may be converted towards the repairs of havens and ships and strength of the Realme, and such other public good works."

This lottery was a great success, and with its profits the very vessels with which Drake and Lord Howard beat the 'Invincible Armada' were made seaworthy and fit; of that there can hardly be a doubt. In the year of Trafalgar a public lottery yielded over £200,000 to the state; and from 1709 to 1824 there was scarcely a single year in which the government did not raise a large sum from lotteries sanctioned by parliament.

# ではれれれれれれれれませる WHIPPING FOR

CRIMINALS.

(Continued from Page 1.)

everything in first-class order, in-mates very comfortable and well looked after in all the different wards and buildings, and came away with a looked after in all the different wards and buildings, and came away with a feeling of deep gratitude, that there was such a splendid place in our province for the mentally deranged. We found a total of 1,152 (males 564, females 588). We would recommend that a separate building be erected as a home for the nurses, also that a larger auditorium be placed at the disposal of the institution, where larger numbers of the inmates could gather for amusement, literary and musical entertainments and religious services.

musical entertainments and religious services.

Your jurors also visited the House of Refuge and Home for Incurables, and found everything in a most praiseworthy condition. The institution is well and cleverly managed by the superintendent and his good wife, and the aged and infirm have a home, a resting place and a hospital, that is a credit not only to those in charge but to the city and country. Recognizing as suggested in your Honor's charge to us the increasing duties devolving upon this court, your jurors would humbly recommend an earlier opening of this session, say the first Tuesday in December, so that the lengthy programme could be carried through with justice to all before the holidays. In conclusion we wish to thank the various officials with whom we came in contact for their cheerful courtesy in assisting us in our duties. All of which is respectfully submitted.

T. F. Best, Foreman.

HIS HONOR'S REPLY.

His honor said that the city had been troubled by tramps, but that had been overcome, as they had been screed away because of the measures the officials adopted to make them do some good hard work. Hamilton had been considered an easy spot for tramps, who had been encouraged to come here by the cheap lodging houses, which supplied them with tickets at a low rate, and if they had no money they were allowed to get somebody to sign for them. The breaking of stone was found necessary, and he considered the idea a good one, as the tramps were thereby given some good hard work, and were not quite as ready to impose upon the people. In regard to the prisoners if HIS HONOR'S REPLY. as the tramps were thereby given some as the tramps were thereby given some good hard work, and were not quite as ready to impose upon the people. In regard to the prisoners, it was a hard matter to find sufficient room to have them separated as they should be. Many times young men were allowed to go because the authorities were not willing to put them in with the other prisoners, but if the young man let off for once persisted in following the wrong path he would sooner or later be placed in the cells the same as the other prisoners. What he would like to see would be a system which would call for a good thrashing for all young men who were convicted, as he thought that would do them more good. Objection was raised, however, to that kind of treatment, on the ground that it was cruel, but that kind of brutality would do a lot of good. The resolution in regard to the furniture and beds would be forwarded. It was almost useless to say anything as regards the old people who were confined to the jail. He didn't know why there was not some better place to keep the poor, but it was the case. The recommendation that the sittings of the county court made the work so much heavier that it erowded up to Christmas time. He thanked the jurors on behalf of the county and court for the able way in which they had attended to their duties. They were then dismissed.

# FOR REEVE OF BINBROOK.

The competition this year for Reeve of Binbrook promises to be keen, for already four candidates have expressed their intention of endeavoring to capture the position, the latest candidate being ex-Warden Martin, whose prospects are said to be good, as the people have already had a taste of the way in which he stands up for their rights.

Mr. Martin was not anxious to run for Reeve, but his friends were so insistent that he at last consented. The other three candidates are John De Grow, James Salmon and Robert Fletcher.

THE BANK ACT.

The Case For Inspectiou From Without.

W. J. Bell, of Guelph, In Its Support.

To the Editor of the Times:

Sir,—About two years ago, when Mr. R. A. Pringie, the member from Cornwall, introduced to Parliament a resolution calling for certain amendments to our banking laws, he was requested by the Minister of Finance to allow the matter to remain in abeyance until the present session, when the Bank Act would be brought up for its regular decembral revision. Had immediate action been urged on the ground that more of our banks were even then tottering to their ruin the question would have been derided. Yet during the intervening period three additional Canadian banks have failed, and have gone the way which I am sorry to say the majority of the banks which have done business in Canada have already gone—into disgrace on the guilden provent and the prise of the banks which have done business in Canada have already gone—into disgrace on the guilden provent of the banks which have done business in Canada have already gone—into disgrace on the published statements of our various times eighty seed to fine the condition of our banks have failed, and have gone the way which I am sorry to say the majority of the banks which have done business in Canada have already gone—into disgrace of the canadian banks. In the face of the foregoing does not compulsory investigation seem to have been already too long defirred?

Our Canadian banks have been already too long defired?

Our Canadian banks have been already too long defired the risk of being considered iconoclastic I will submit a few other banking facts which unfortunately are only too easy of verification. At various times eighty seven different Canadian banks have been incorporated. Of these only twen ty-nine (just one-third) are now in expectation and control external examina-texperience have found e

will submit a few other banking facts which unfortunately are only too easy of verification. At various times eighty-seven different Canadian banks have been incorporated. Of these only twenty-nine (just one-third) are now in existence. Some have saved themselves by amalgamation, but the majority have made disgraceful failures, mainly brought about by the criminal actions of head office officials made possible solely. head office officials, made possible solely by the leniency of our banking laws. Only eleven banks have made profits, in-cluding dividends and improvements in their balance sheets, that equal eight per cent, or better, and of these only four have exceeded ten per cent.

ve exceeded ten per cent. Banks have valuable franchises, and un der proper management and when cou-rolled by adequate laws should yield trolled by adequate laws should yield better results, and do produce more ant-isfactory showings in other countries. It is "results" we are all after, and it can-not consistently be claimed that either the history or the showing of our Cana-dian banks is a credit to our country or its laws.

As well-informed bankers will confirm the Canadian banking system is but a modified copy of that which was dis-carded in the United States about threepuarters of a century ago, We practi-cally started where the Americans left off. Our first bank charters were based almost entirely on the charter of the first Bank of the United States, an instifirst Bank of the United States, an insti-tution with a capital of \$35,000,000 founded on lines suggested by the great Alexander Hamilton, while acting as Washington's Secretary of the Treasury, General Andrew Jackson was elected President on a platform pledging the suppression of this bank, and in due course it was suppressed. The United States had outgrown our system of banking over seventy our sego just as

States had outgrown our system of banking over seventy years ago, just as surely as we have outgrown it now.

It is at least pleasing to at last observe that the hackneyed phrase that "the Canadian banking laws are the best on earth" is no longer being worked over-time at annual meetings. Its ridiculousness was always apparent, and it must have been particularly galling to the unfortunate shareholders of the many banking wreeks from which we to the unfortunate shareholders of the many banking wrecks from which we have suffered through our defective banking laws. The present seems to me an opportune time for our legislators to actually make these laws at least as good and as safe (particularly the latter) as those which obtain in other countries.

Occasionally reference is made to the Occasionally reference is made to the satisfactory manner in which our banks withstood the recent crisis. Now let me ask how "satisfactory" really was that experience? Three of our banks, the Sovereign, the St. Hyacinthe and the St. John's failed during the strenuous time, and only twenty-nine are now left. In other words, 10 per cent, of our banks became bankrunt after the crisis. Did. became bankrupt after the crisis. Did 10 per cent. of the American national banks fail during the same period? No, not by any means. Truly, some did banks fail during the same period? No, not by any means. Truly, some did close their doors, but the majority of those which did merely suspended temporarily, and, unlike our own unlovely three, are again in operation. Did 10 per cent. of the banks of France, Germany, England or any other European country fail as a result of the panic? Hardly. In this respect Canada stands alone.

As I pointed out in the

As I pointed out in the press over three years ago, in the twenty-six years from 1880 up to that date, 1906, 25 per cent, of our Canadian banks failed. In those same years exactly 5 per cent, of American national banks suspended. Five times as great a percentage of bank failures now occur in Canada as in the United States, whereas over half a cen-tury ago, before the American national The mass meeting for men in the Crystal Palace Theatre yesterday atternoon, was a decided success from the standpoint of attendance and interest. Young Mr. Donley, known as the boy preacher, delivered an earnest gospel address, which was well received. Mr. George Crook will be the speaker next Sunday, and Prof. A. J. Stone will lead his sing leass in two or three special musical numbers.

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emanate the statements esnt the Gov-ernment. Older countries with larger erment. Older countries with larger experience have found external examination of head offices and the work of general managers to be imperative, as is emphasized by the fact that in countries which conduct four-fifths of the world's entire banking a system of either government inspection or independent outside investigation has been adopted. Is it not then time for us to profit by the experience to be obtained from those seemingly capable of teaching us?

In the States, where branches are not permitted, they have Government inspection. In Great Britain, where the branch bank system prevails, and where some of the banks have a number of branches undreamed of in this country, banks are investigated by independent outside auditors. Each system gives results, which, in the main, are satisfactory. experience have found external exam

But, as before stated, it is not at the branches that the trouble arises, and if the head offices are examined and found satisfactory there need be little found satisfactory there need be little or no cause for apprehension. The general manager is invariably responsible for faults, although sometimes the directors may be implicated. A thorough inspection of the head office is all that is necessary. Practical inspectors will confirm this. Bankers cannot be blamed for wishing their hands left untied. Such a course might answer if all were honest and capable. But as past history is not very creditable to Canadian bankers it seems wise to compel safety, and conservatism. I dislike the use of names, but must be permitted to say that, although not required by law to do so, the Bank of Nova Scotia has its affairs regularly inspected by an indefound satisfactory there need be affairs regularly inspected by an inde-pendent firm of British auditors, so that its statements to the Government that its statements to the Government and its shareholders are entitled to receive just respect. The general manager of that bank, Mr. H. C. McLeod, is deserving of every praise for his present effort to have our banking laws amendeds on as to compel each bank to have its condition investigated by inspectors free from the influence of general managers. Bankers, purely for self-preservation, are frequently obliged to come to the assistance of erring competitors, both before and after the smash, and it is of this that the true banker lives constantly in dread. It is doubtless to reduce anxiety of this character to a minimum that Mr. McLeod now urges, in the able pamphlet which he has published, the independent inspection of the head offices of our banks.

My statistics will be displeasing to those impotent to refute them. The histers of Canadian banking is none too. and its shareholders are entitled to re-

those impotent to refute them. The history of Canadian banking is none toe pleasant to either the reader or the chronicler, but the foregoing are facts which the public should know. To me we seem to have lived too long in a fool's paradise. Yours truly,

W. J. Bell.

# Bethesda

A number of farmers attended the attle show in Guelph last week.
Mr. and Mrs. W. Olmstead, Ryckman's 

The Times readers are the buyers of Hamilton. Advertisers, do you see the point?