

APARTMENT HOUSES.

Two Metropolitan-Style Residences
Proposed for West End—
Plans All Ready.

(Monday's Daily)
Two modern apartment houses are contemplated by local men to furnish homes on the metropolitan plan in Edmonton. The people who propose building are Mr. Garvey, of Garvey & Leese, and Mr. Foster, of the S. C. Trust company.

Mr. H. Garvey has plans prepared for modern apartment house, to be built in the west end, which will mark a new departure in the building line in Edmonton.

It is to be built on Lot 59, Block 4, which is just a few doors south of Jasper on Fifth street. The plans call for a building 42 by 78 feet, three stories high. Each flat will be divided down the middle by a main hall-way and the suite to the right and left will each form an apartment of seven rooms including bath room, pantry, kitchen, and the bathroom. The building is to be heated by plant, laundry, tenants' cellars, and all the requirements of a modern apartment house.

Mr. Garvey proposed to build this flat, but owing to the scarcity of material will probably not be able to get the work done. However, tenders will be called for before the first of the year and an early start made next spring. Mr. Degondont is the architect. The building will cost \$25,000.

Mr. Foster's plans call for a \$17,000 building to be built on Fourteenth St., and thereabout, but so far he has not definitely selected his site. The plans are all prepared and the contracts let.

PUBLIC SCHOOL CONCERT.

(Monday's Daily)
Harold Jarvis, and Walter Graham appear in the "Thistle rink on Wednesday October 24, and will sing songs of the public school. The concert is in aid of the school piano and is worthy of the patronage of the public. Mr. Jarvis is a very effective singer, whether he sings songs or oratorios, the songs of Old England or the stirring ballads of Bonaparte. His voice is a robust tenor, of exquisite tone production and enunciation.

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On Wednesday afternoon of this

week a meeting of all the ladies of the First Presbyterian church will be held for the purpose of receiving donations for the Vegreville hospital. Tea will be served from 3 to 6 o'clock. This hospital was built by private subscription and the ladies' societies of the presbytery have undertaken to furnish it.

Choir practice in All Saints' church will be held on Tuesday evening this week instead of the usual Wednesday night practice.

The usual Wednesday Bible class conducted by Rev. H. A. Gray meets at 3 p.m. Wednesday.

Special Harvest Thanksgiving services will be held in All Saints' church next Thursday, Oct. 25th. Service: Stainer in B flat, and Lee Williams' "Harvest Song." Cantata for soprano and chorus. The collection will be in aid of the building fund.

HOW IT HAPPENED.
Toronto Star: "I don't want to drag anyone else into this," said Mr. Chas. McGill, late of the Ontario Bank, to the Star today. "I am under, and I assume responsibility, but I want to say that the directors for the first five years would or could give me no help, that they almost avoided me in fact, that's my only accusation. I wish to make. Of late I have not gone to the directors. What was the use? The impression appears to be that the Ontario Bank was solvent when I assumed the management eleven years ago. It wasn't. Its condition was desperate. I could have obtained outside aid, but the directors would not hear of it, so I had recourse to my own resources. I made at first and then lost. It has been said that all the losses occurred in the last year or so. Such a statement is not a fact."

"I have declined to give a statement up to the present," he began, "because I wanted the absorption effected first."

"Mr. McGill made no reply for a moment. Then he said: 'I have nothing to say as to that. The books are being examined. The result of that examination will be known.'"

"What do you say to the allegation that the directors have known nothing of your investments or speculations?"

"If they have not known, they ought to have known."

"There was a pause. Mr. McGill was asked to begin at the beginning."

"When I took hold," he said, "the Ontario Bank was in a bad way. What has happened was threatened then. If anything, the situation was worse, as now the depositors will lose nothing. There were few good accounts, but many were worthless. Certain accounts, of little value at the time, might improve. I saw that, but I did not expect that such good times were coming. Had I been gifted with second sight, what did happen might not have happened. I expected things to improve, but I did not expect such good times as the country has so recently experienced. Had I done so, I might have been able to manage differently. What I did see was depressing in the extreme. The Ontario Bank stock was scarcely salable, if at all."

"I determined to save the bank if I could. I got no help from my directors. I told them that some day I would have to be done. I struggled on for two or three years. Things were no better, and then I had recourse to stocks. I believed that American securities were bound to improve, so I bought and sold. I did pretty well at first, and my judgment was not greatly at fault. Stocks that were forty then are now one hundred and fifty, but I couldn't hold. I had to go on selling and buying."

"I said that the Ontario Bank's assets were good; not because they were good, but because I did not want the institution to be liquidated. I watched and nursed Ontario bank stock daily, not buying, now selling. I was building the bank outside, increasing and improving the branches. Well, the good times had not arrived. A lumber company failed. The company's account with us exceeded \$500,000. Another firm went under and we got practically nothing for it. \$100,000 that we had advanced. Prospects looked blue. Still, I hoped that by quietly nursing our accounts they should return to me, or near, and some did, and by investing in good American securities, I parried my way out after all. Times did improve, but a fifty thousand dollar loan on our books when I began had grown. Firms wanted more money. Industrial expansion had commenced and we had increased the loans. Besides, as I have pointed out, I had been building up the branches."

"As I have told you, my stock investments yielded returns for a while. Then came reverses."

"Margins, I suppose."

"Yes, but it is not true that I lost anything like a million last year. The examination now going on will show that."

"Any of the present directors on the board when you became manager?"

"Yes; three, I think."

"They ought to have known about your speculations?"

"Now, I have stood alone. I stand alone now. I am not trying to shift the blame. It is true, however, that the Ontario Bank was solvent when I took it over. If I had not been solvent, men in business these years ago would tell you that those days were dark."

"If I have told you that it was solvent eleven years ago, I spoke sarcastically. The director did not help me. Something had to be done. I did what I thought was best, both for directors and depositors. If I had failed in my attempt, I must take the blame, I suppose, though it has been a one-man fight."

Mr. McGill used no names in his story except when asked as to the personnel of the board when he was appointed manager. He made no charges. At all events, he desired to make none.

"Be sure that I have not charged anyone with anything," he said, almost feverishly, "unless it be the early directors with negligence. That's all I wish to say about them. They did not help me. They did not share my burden. But do not report me as charging them with anything."

Mr. McGill seemed to live the troubled times over again. He spoke of the day of business depression, and one might almost imagine that he was reviving in his mind the question of ways and means. When brought back to the present he sighed.

"Unless you were in the fight yourself," he said, "you cannot understand how scarce money was. Why, there's a million now for every hundred thousand then."

By way of summary, Mr. McGill said: "When I became manager, very little could be realized. Nearly everything good had gone to other banks. I was urged to try to pull the bank through, but I hesitated at first, but finally thought that with time and help I might pull things together. I didn't get the help, and so far as I could see, there was only one course to take. I took it."

WESTMINSTER CHOIR.
(Tuesday's Daily)

A large and tasteful audience came out last night to hear the Westminster Abbey choir. The program consisted of vocal waltzes, glees, duets, solo ballads and musical sketches, and every number was received with hearty appreciation. The Westminster Abbey glee party sustained their reputation as exponents of old English part-music, which were rendered with accompaniment. The nursery rhymes of the boy sopranos created unstinted enthusiasm, the climax of which was the song, "The Cherry Ripe," by the boy sopranos. The five gentlemen, who composed the glee club, sang with fervor and earnestness, and the same time with harmony and correct phrasing. The repertoire of the evening was a fine one, some change from the ordinary songs that are heard in our music halls.

CASY GRADES.
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"There is no doubt in my mind," said a man who returned from the Yellowhead a few days ago, "that the Grand Trunk Pacific has the best railway pass in the mountains. I have been gifted with second sight, what did happen might not have happened. I expected things to improve, but I did not expect such good times as the country has so recently experienced. Had I done so, I might have been able to manage differently. What I did see was depressing in the extreme. The Ontario Bank stock was scarcely salable, if at all."

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He states that an asphalt pavement with a six-inch concrete base, and two inch surface of 95 per cent. asphalt, would cost, approximately, \$8 per square yard. His company will also contract to lay the street railway, providing the city furnishes the steel, or will contract to lay the concrete base for wooden and thereby put in the track either now or later, as the necessity presents itself. He did not lay any definite proposition before the commissioners, but promised to wire a price in Calgary in time for this evening's meeting of the city council.

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