

## MONARCH BANK PLANS

"I did not see your exhibit during the National Exhibition, on the Fair grounds," said our reporter to Mr. T. Marshall Ostrom, manager of the Monarch Bank, yesterday morning.

"No," was Mr. Ostrom's response. "We could not get sufficient space for our exhibit, but when we go into business we will get there."

"Then the prospects for the Monarch Bank are satisfactory from your point of view?"

"It is perfectly satisfactory," said Mr. Ostrom, "and could not possibly be more so."

"You have then had a good response to your prospectus, and have made such progress as has satisfied you in all details?"

"We are more than satisfied. The subscriptions for our stock are from all parts of Canada, and include all classes of the community, for the business people, as well as the private citizen, seem to realize that the new ideas in banking which we will introduce are such as the public requirements demand."

"Then the Monarch Bank will strike out on new lines, Mr. Ostrom?"

"Certainly. A bank to-day must be different to what it was fifty years ago. The conditions of business have changed, and conditions of every-day life are vastly different to what they were, but banks maintain the same hours, and all that has been done to meet the new conditions has been the opening of a few branch banks and the keeping open one or two nights a week of the savings branches of an old branch bank."

The great businesses which have grown into such magnitude of late years and largely transacted after the regular banking hours have no banking accommodation to speak of. Walk along any of the streets where people congregate at night, see the business done in ice cream parlors and lunch rooms, look then at the amounts paid in at places of amusement, and add to all this the big amounts of cash taken in stores between 3 and 8 p.m. any day, and one can form some idea of the value to the community of a bank with branches in all parts of the city ready to receive deposits from or pay out cash to its customers during the whole evening."

"Then you hold that it is as much the business of a bank to remain open for the benefit of its customers as it is for any other class of business which can and should be successfully conducted at night?"

"Certainly," said Mr. Ostrom. "The masses of the people are gradually learning that banking might be to them a great advantage if it could be done at night. Nine-tenths or perhaps more of the salaries and wages of the city are paid long after the ordinary banking hours. In Toronto particularly thousands of these people are laying aside weekly or monthly small sums to enable them to pay for their homes. There is no good reason why these people should not have the chance to deposit their savings in a bank any evening, or why they should not have facilities for withdrawing these deposits any night after their day's work is over."

"Then you think these stores and other places of business, as well as many others, would be customers of a bank which opened its doors all day or all night if necessary to accommodate them?"

Mr. Ostrom: "I certainly do. Then just imagine how many people in such a large and rapidly growing city as this are suddenly called on to pay money or to leave the city early in the morning or after the banks have closed, and who have plenty of money on deposit but cannot get it at the time they require it. They have to borrow money or get some merchant or saloonkeeper to cash a check for them before they can start on their journey. The Monarch Bank will be open early and late, and its customers will not have to seek favors from anyone under such circumstances."

"Then your bank will be an accommodation bank, so to speak?"

"Only in the sense that it will accommodate itself to the growing needs of the community. It will be run on the strictest business principles, but its doors will not be closed at a certain hour daily simply because such has been the general banking custom for generations. Banking institutions are properly guarded carefully, so far as financial affairs are concerned, but the hours during which a bank does business are no more sacred than the hours of any other business house, and the bank which recognizes this first will meet with popular favor. The idea of the Monarch Bank is to guard its customers' interests and to meet its customers' requirements regarding

## 5000 CHILDREN'S PRAYER BOOKS, 10c EACH.

STATUES—Two feet high, SACRED HEART, BLESSED VIRGIN, ST. ANTHONY, ETC. Special Bargain. \$4.00 and \$5.00 Each. Mail Orders Promptly Executed.

J. J. M. LANDY, JEWELLER, 416 QUEEN ST. W., TORONTO, CAN. Phone Main 2788.

business hours. If a customer has all his business through at noon he will not stay round longer, but if a customer cannot conclude his business till midnight and then desires to make sure that his cash will be safe through the night the doors of the Monarch Bank will be open and he can deposit his cash and go home having no fear of being robbed on the way or his premises being burglarized during the night."

"Then you look forward with confidence and satisfaction to the future of the Monarch Bank?"

"Most certainly," said Mr. Ostrom, "and we are daily in receipt of assurances of most extensive business connections in all parts of Canada. The reports from Winnipeg, Montreal and other centres are of the most encouraging nature. Business people assure us that the new departure will insure a great volume of custom from the outset and that there is practically no limit to the usefulness of a bank run on up-to-date ideas."

"Are you nearly ready to start business?" was the final question.

Mr. Ostrom stated that every preparation was steadily advancing, that no details were overlooked, and that a splendid site was practically secured.

The temporary offices of the bank are at 32 Church street, Toronto.

## IN THE LACROSSE WORLD.

Last Saturday afternoon the Nationals were defeated by the Montreal team by the score of 7 goals to 3.

Labor Day furnished two surprises the first being the defeat of the Capitals at Ottawa by the Montreal team by 5 goals to 3, Montreal thus winning the series by 8 goals to 6. This was the first defeat of the Capitals at home this season.

The defeat puts Capitals out of the running for the championship. The second surprise was the large number of goals scored by Shamrocks against Nationals, 19 to 8. The Shamrocks thus established a record in the N.A.L.A., this being the highest number of goals ever scored against an opposing team. Another feature of the game was that it was entirely free from roughness; only one man was ruled out during the whole match, and his offence was a minor one.

The Intermediate Shamrocks won two games, one on Saturday at Alexandria, Ont., when they played the Stars of that town at the Caledonia sports before five thousand people, the score being 6 goals to 3. On Labor Day Balmagouns suffered defeat at the hands of the Shamrocks by 11 goals to 5, thus giving the intermediate championship to the Points.

Saturday afternoon the Shamrocks will meet their old rivals, the Capitals, at the Shamrock grounds, and a brilliant game is expected. The Capitals are three goals ahead in the second series, but the Shamrock team will travel at its best and the players will show the science of the game in every detail. Casey, the new goal-keeper, is a wonder, and the whole team is travelling at its best pace. A record attendance will be on hand, as the Shamrock men want to have the satisfaction of getting even with the Capitals for the two defeats administered by them in Ottawa. The championship for 1905 is safe, and the boys in green have captured it for the fifth consecutive time. It is almost a settled fact that the Athletics, of St. Catharines, Ont., champions of the C.L.A., will be seen here in a couple of weeks battling with the holders of the Minto Cup at the Shamrock grounds for that valuable piece of silverware.

THE PROVISION MARKET.

Live hogs were in fairly plentiful supply on the market yesterday and brought in mixed lots of fair quality. Dressed hogs are a little easier and are quoted locally at \$10 per hundred. A mail advice from Rags Bros. provision merchants, of Liverpool, dated Aug. 26, says that trading in Canadian meats has been quiet and easier prices are anticipated owing to the poor demand. Prices on Canadian bacon are quoted as follows: No. 1 leanest Wilts, 60c to 62c; No. 2 lean, 58c to 60c; No. 3 prime, 56c to 58c; ribs, 58c to 60c; Cumberland cut 54c to 56c; long cut hams, 62c to 65c.

## Fine Linens.

We think we know something about Linens, with assortments big enough for quite a few ordinary stores, but somehow the stock never seems to get a fair showing, largely because we haven't the room. Many years of painstaking experience are behind this Linen business, and wherever in the world the best linens are made you may know there is a direct path from that place to this store.

There's enough new goods already in to supply any household with all that it requires in the way of Linens. The stock, of course, is too varied to enumerate everything and every price, but here are some values that your attention should be called to:

BLEACHED OR UNBLEACHED IRISH OR SCOTCH DAMASK.

.60, .65, .70, .75, .80, .90, \$1.00, \$1.25, \$1.50 yard.

Note—We have a special lot of Bleached and Unbleached Damask, 70 and 72 inches wide, all pure Linen, at .50c a yard—easily worth a third more.

BLEACHED DAMASK CLOTHS.

\$1.75, \$2.00, \$2.25, \$2.50, \$3.00, \$3.50, \$4.00, \$5.00, \$6.00, \$7.00, \$8.00, \$9.00, \$10.00, \$16.00.

Hemmed or Unhemmed. Finest designs and first-class qualities.

In most of the above lines we have Napkins to match.

GLASS AND TEA CLOTHS, .10, .12, .13, .14, .15, .16 yd. Plain or Checked. We have also these by the dozen in a full range of prices.

## CATHOLIC SAILORS' CLUB.

ALL SAILORS WELCOME.

Concert every Wednesday Evening

All Local Talent invited. The finest in the City pay a visit.

MASS at 9.30 a.m. on Sunday.

Sacred Concert on Saturday evening.

Open week days from 9 a.m. to 10 p.m.

On Sundays from 1 p.m. to 10 p.m.

ST. PETER and COMMON STS.

FUNERAL OF MR. ROBERT WARREN.

The funeral of Mr. Robert Warren took place on Friday last from the family residence, 41 St. Famille street, to St. Patrick's Church. The body was received by Rev. Father Martin Callaghan, while Rev. Dr. Luke Callaghan sang the Requiem Mass, assisted by Rev. Mr. Elliott as deacon and Rev. Mr. Desautels as sub-deacon. The full choir, under the direction of Prof. Fowler, rendered Perreault's Requiem Mass. At the Offertory Mr. Lamoureux sang the solo "Pie Jesu," with much feeling. In the funeral cortege were Messrs. W. Warren, R. Warren, W. Warren, J. Warren and F. Warren, sons of the deceased; Messrs. R. Warren and J. Warren, cousins, and the following: Mr. Recorder Weir, Senator Cloran, Professor Fowler, Mr. P. J. Coyle, K.C., ex-Ald. Kinsella and Messrs. Owen Tansey, G. McGrail, B. Tansey, M. P. Laverty, J. McCluskey, J. Crowe, W. J. Crowe, G. A. Carpenter, C. McDonnell, F. Curran, P. Ryan, H. McLaughlin, M. Meher, M. Boyd, P. J. McElroy, J. Loneragan, J. Rowan, T. McCracken, T. Mulcair, Jas. Rogers, M. Murphy, F. Chesey, P. Martin, C. Murphy, J. McNally, M. Delahanty, J. McCaffrey, T. Collins, J. O'Leary, J. Hammill, P. F. McCaffrey and M. O'Connor.

Time relieves us of our passions or renders ridiculous those to which we cling.

It is well for men to give good advice when they are too old to set bad example.

Good things have to be engraved on the memory; bad things stick there for themselves.

## GRAND TRUNK RAILWAY SYSTEM.

## Exhibitions.

TORONTO and RETURN.

Sept. 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 1905.

Return Limit—Sept. 12, 1905.

Train Service—Leave Montreal 9.00 a.m. and 10.40 p.m. daily, 9.00 p.m. week days. Arrive Toronto 4.30 p.m., 7.15 a.m., 9.35 a.m.

SHERBROOKE and RETURN.

Sept. 6 and 7, 1905. \$2.50

Return Limit—Sept. 11, 1905.

Train Service—Leave Montreal 8 a.m. week days and 9.01 p.m. daily, arrive at Sherbrooke 11.33 a.m. and 11.40 p.m.

SPECIAL TRAIN will leave Montreal at 7.50 a.m. Sept. 6 for Sherbrooke and on Sept. 6 and 7 special trains will leave Sherbrooke at 10.30 p.m. for Montreal.

OTTAWA and RETURN.

Sept. 11, 12 and 13, 1905. \$2.50

Return Limit—Sept. 15, 1905.

Train Service—Leave Montreal 8.40 a.m. and 7 p.m. daily, and 4.1 p.m. week days. Arrive Ottawa 11.40 a.m., 10 p.m., 7.10 p.m.

PORTLAND—OLD ORCHARD.

After September 8 Pullman Sleeping and Parlor Car Service to Old Orchard will be discontinued and Pullman Sleeping Car will run to Portland only.

After September 9 Pullman Parlor Car leaving Montreal at 8 a.m. for Quebec will be discontinued.

MONTREAL—QUEBEC.

After September 9 Pullman Parlor Car leaving Montreal at 8 a.m. for Quebec will be discontinued.

REDUCED FARES.

Sept. 15th to October 31, 1905.

Second Class Colonist Fares from Montreal to

SEATTLE, VICTORIA, VAN COUVER and PORTLAND, \$48.90

ROSELAND, NELSON, TRAIL, \$46.40

ROBSON, SPOKANE, \$45.90

ANACONDA, BUTTE, HELENA, \$45.90

COLORADO SPRINGS, DENVER, \$45.50

SAN FRANCISCO, LOS ANGELES, \$49.00

Low Rates to many other points.

CITY TICKET OFFICE.

127 St. James Street, Telephone Main 466 & 461, or Bonaventure Station.

## CANADIAN PACIFIC EXHIBITIONS.

MONTREAL TO TORONTO and Return

Sept. 6th and 7th, 1905. \$10.00

Return Limit Sept. 12th, 1905.

Train Service—9.30 a.m. 10.00 p.m.

MONTREAL TO SHERBROOKE and Return

Sept. 6th and 7th, 1905. \$2.50

Sept. 8th and 9th, 1905. \$3.35

Return Limit Sept. 11th, 1905.

Train Service—8.40 a.m. 11.40 p.m. 14.30 p.m. 17.35 p.m.

MONTREAL TO OTTAWA and Return

Sept. 8th to 16th, 1905. \$3.50

Sept. 17th, 18th and 19th, 1905. \$2.60

Return Limit Sept. 18th, 1905.

Train Service—

LEAVE WINDSOR STATION:

18.45 a.m., 9.40 a.m., 10.00 p.m.

14.00 p.m., 9.40 p.m., 10.10 p.m.

LEAVE PLACE VIGOR:

18.20 a.m., 15.45 p.m.

\*Daily. \*Daily except Sunday, 8 Sundays only. \*Daily except Saturday, 18 Saturdays only.

LEWIS & CLARK

CENTENNIAL EXPOSITION,

Portland, Oregon.

Until OCTOBER 16th, 1905,

\$75.50.

Vancouver, Victoria, Tacoma, Wash., Portland, Ore.

And return from Montreal.

Tickets now on sale, and good to return until November 30th, 1905.

ST. ANDREWS-BY-THE-SEA.

EXTRA SLEEPING CAR SERVICE

until close of season, Sept. 15th. Sleeping Cars will run four days per week each way, as follows: From Montreal—Tuesdays, Wednesdays, Thursdays and Fridays, and from St. Andrews—Mondays, Wednesdays, Thursdays and Fridays.

Farm Laborers' Excursions.

2nd CLASS \$12.00.

To MANITOBA and ASSINIBOIA.

Good Going from Montreal on September 8th, 1905.

Full particulars on application.

HARVEST EXCURSIONS,

SECOND CLASS,

To THE CANADIAN NORTHWEST

Sept. 12th and 24th, 1905.

Winnipeg, Man. \$30.00. Pr. Albert, Sask. \$36.00.

Brandon, Man. \$31.50. Milled. Alb. \$35.00.

Regina, Ass. \$33.75. Calgary, Alb. \$35.00.

Moos Jaw, Ass. \$41.00. Strathcona, Alb. \$45.00.

Good for return within 60 days.

Vancouver, Victoria, Tacoma, Wash., Portland, Ore.

Second class from Montreal. Lower rates to several other points. Tickets on sale from Sept. 15th to Oct. 31st, 1905.

Ticket Offices.

120 St. James St., Windsor St. Station, Place Viger St.

WANTED.

A GOOD COOK, with references. No washing or ironing. Good wages.

Apply at 61 DRUMMOND STREET.

How many go forth in the morning

That never come home at night?

And hearts have broken

For harsh words spoken.

That sorrow can never set aright.

## THE S. CARSLLEY CO. LIMITED.

THURSDAY, September 7, 1905.

THIS SAMPLE SALE OFFERS A NEW

Tweed School Suit For The Boy

AT LESS THAN WHOLESALE COST.

That means a big saving for you. These Suits are the pick of a manufacturer's sample line—the best he knew how to produce.

Take one up and examine it. You will be surprised at the quality of the material—the excellence of the workmanship—the thorough attention that has been paid to details. This is too good an opportunity to miss. Come in and investigate. For convenience divided into these two groups:—

\$3.50 TO \$5.00 SUITS FOR \$2.45.

BOYS' FANCY PLEATED SUITS, made of excellent quality Fancy

Tweeds, light and dark shades, pleated back and front, fancy

buckle belts, square braid trimmed collars, fancy vestette with

emblem, smartly cut knee pants, lined throughout best quality

farmer's satin, buttons extra strongly sewn. Sizes 3 to 7 years.

Regularly sold at from \$3.50 to \$5.00. Special Sale

Price ..... \$2.45

\$2.50 TO \$3.50 SUITS FOR \$1.75.

BOYS' FANCY TWEED SUITS, light and dark shades, blouse and

pleated styles, large sailor collars, smartly trimmed with braid,

good quality linings throughout. Some pleated back and front

with fancy vestette. To fit youngsters from 3 to 7 years.

Manufactured to sell at from \$2.50 to \$3.50. Special Sale \$1.75

CORSET SPECIALS.

LADIES' CORSETS, of good quality French Coutil, in white and

drab, straight front, military

hips, solid steel filling, double

pair of garters attached, trimmed

with lace and ribbon. Sizes

18 to 30. Regularly 95c.

Sale Price ..... 73c

CHILDREN'S FERRIS CORSET

WAISTS, made of heavy white

Corded Twill. Sizes 19 to

26. Special ..... 36c

TWO GLOVE BARGAINS.

28 DOZ. PAIRS OF LADIES' EXTRA QUALITY FRENCH KID

GLOVES, in the newest fall

shades of tan, gray, mode, also

black and white. Two dome

fasteners. Sizes 5½ to 7.

Special at ..... 75c

GOOD QUALITY WASHABLE

KID GLOVES, in white only,

fancy self points, perfect fitting,

two dome fasteners. Sizes

5½ to 7. Special value at 68c

THE S. CARSLLEY CO. LIMITED

75 to 1783 Notre Dame St., 184 to 194 St. James St. Montreal

THOMAS LIGGET

Is offering this week a large range of Inlaid

Linoleums from celebrated makers. Special

designs and low prices.

Fall openings of Swiss and Irish Point