

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 you 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 odd 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 them 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 Bargains. \$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. 60c to 62c; No. 3 prime, 60c to 62c; ribs, 58c to 59c; Cumberland cut 54c to 56c; long cut hams, 62c to 65c.

The John Murphy Company Limited

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.

The John Murphy Company Limited

CATHOLIC SAILORS' CLUB

ALL SAILORS WELCOME. Concert every Wednesday Evening

All Local Talent invited. The fest 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.

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. M. 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. Kip-sella 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. Longman, J. Rowan, T. McCracken, T. Mulcair, Jas. Rogers, C. Murphy, J. Cheseby, P. Martin, C. Murphy, J. McNally, M. Delchanty, J. McCaffrey, T. Collins, J. O'Leary, J. Hammill, P. F. McCaffrey and M. O'Connor.

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 26th, 1905. Winnipeg, Man. \$30.00. Pr. Albert, Sask. \$36.00. Brandon, Man. \$1.50. Motted, Alb. \$35.00. Regina, Ass. \$37.50. Calgary, Alb. \$35.00. Moosejaw, Ass. \$41.00. Strathcona, Alb. \$40.00. Good for return within 60 days.

WANTED

A GOOD COOK, with references. No washing or ironing. Good wages. Apply at 61 DRUMMOND STREET.

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.

SHERBROOKE and RETURN. Sept. 6 and 7. Return Limit—Sept. 11, 1905.

OTTAWA and RETURN. Sept. 11, 12 and 13. Return Limit—Sept. 15, 1905.

PORTLAND—OLD ORCHARD. After September 9 Pullman Sleeping and Parlor Car Service to Old Orchard 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, ROSLAND, NELSON, TRAIL, ROSSON, SPOKANE, ANACONDA, BUTTE, HELENA, SALT LAKE, COLORADO SPRINGS, DENVER, FUELDO, SAN FRANCISCO, LOS ANGELES. 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. Return Limit Sept. 12th, 1905.

MONTREAL to SHERBROOKE and Return. Sept. 6th and 7th. Return Limit Sept. 11th, 1905.

MONTREAL to OTTAWA and RETURN. Sept. 8th to 16th. Return Limit Sept. 18th, 1905.

MONTREAL to TORONTO and RETURN. Sept. 11th, 13th and 15th. Return Limit Sept. 18th, 1905.

LEAVE WINDSOR STATION: 10.45 a.m., 9.40 a.m., 10.00 a.m., 14.00 p.m., 9.40 p.m., 10.10 p.m.

LEAVE PLACE VIGOR: 10.20 a.m., 15.45 p.m. *Daily. †Daily except Sunday, ‡Sundays only. §Daily except Saturday, †Saturdays only.

LEWIS & CLARK CENTENNIAL EXPOSITION, Portland, Oregon.

Until OCTOBER 16th, 1905, \$75.50. Vancouver, Victoria, Seattle, Wash., 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 26th, 1905. Winnipeg, Man. \$30.00. Pr. Albert, Sask. \$36.00. Brandon, Man. \$1.50. Motted, Alb. \$35.00. Regina, Ass. \$37.50. Calgary, Alb. \$35.00. Moosejaw, Ass. \$41.00. Strathcona, Alb. \$40.00. Good for return within 60 days.

WANTED

A GOOD COOK, with references. No washing or ironing. Good wages. Apply at 61 DRUMMOND STREET.

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.

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 \$2.45.

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.

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 5 1/2 to 7. Special at 75c.

GOOD QUALITY WASHABLE KID GLOVES, in white only, fancy self points, perfect fitting, two dome fasteners. Sizes 5 1/2 to 7. Special value at 68c.

CHILDREN'S FERRIS CORSET WAISTS, made of heavy White Corded Twill. Sizes 19 to 26. Special 36c.

BIG VALUES IN MEN'S CLOTHING.

You will find much to interest you in the Men's Clothing Store. New Fall Goods are arriving daily, and represent the utmost value that has ever been crowded into such moderately priced clothing.

MEN'S SUITS, for fall wear, in dark and medium tweed effects, single and double breasted style, 4 button length, long lapels, latest cut, best quality lining and trimmings throughout. Perfect fitting. Special at \$10.00, \$12.00 and \$15.00.

MEN'S AND YOUNG MEN'S RAIN COATS, in dark gray waterproof cloth, best farmer's satin linings, splendidly tailored and perfect fitting. Regular \$10.00 coats. Special at \$6.95.

MEN'S PANTS, for fall wear, in dark and light stripe effects, perfect fitting, best finish, all sizes. Special value at \$2.25 and \$3.00.

THE S. CARSLLEY CO. LIMITED

77 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 Curtains and Window Laces, See our new effects in Fall Carpets, Handsome Rugs, Art Carpets and Hall Strips with Rugs to match.

New openings in Furniture, Beds and Bedding—all at special low prices.

THOMAS LIGGET

EMPIRE BUILDING 2474 & 2476 St. Catherine St.

"Tablet's" Tribute to Sir Wilfrid.

London, Sept. 1.—The Tablet, the leading Catholic organ in Great Britain, says: Not in vain has Canada been termed the great Dominion. Her advance towards a leading place in the development of the western world has just reached a new stage in the inauguration of autonomous government in the Northwest.

The calculations of those who predicted her ultimate gravitation to the United States have been falsified, and those prophets have been discredited by the operation of living forces which mould the destinies of nations to the discomfiture of theoretic forecasts. Canada's ambitions have expanded with her material development, and with the presence of future greatness has come the consciousness of a separate mission among the peoples of the earth.

If any man has been instrumental in shaping and inspiring these aspirations, it is Laurier, and under his sway they have taken definite form and shape.

SEALED TENDERS addressed to the undersigned, and endorsed "Tender for Postal Station 'B' Montreal, P.Q.," will be received at this office until Friday, September 8, 1905, inclusively, for the construction of Postal Station "B" Montreal, P.Q.

Plans and specifications can be seen and forms of tender obtained at this Department and at the office of Maurice Perrault, Esq., Architect, Montreal, P.Q.

Persons tendering are notified that tenders will not be considered unless made on the printed form supplied, and signed with their actual signatures.

Each tender must be accompanied by an accepted cheque on a chartered bank, made payable to the order of the Honorable the Minister of Public Works, equal to ten per cent (10 p.c.) of the amount of the tender, which will be forfeited if the party tendering declines to enter into a contract when called upon to do so, or if he fails to complete the work contracted for. If the tender is accepted, the cheque will be returned. The Department does not bind itself to accept the lowest or any tender.

By order, FRED. GELINAS, Secretary, Department of Public Works, Ottawa, August 23, 1905.

Newspapers inserting this advertisement without authority from the Department will not be paid for.

A POST MORTEM.

President Ingalls, of the "Big Four" railway, tells of a system adopted by a division superintendent for eliciting information relative to the destruction of farmers' property along the line of railway.

The superintendent had printed a blank form on which was to be written among other things the name of the animal killed, the kind of animal, etc. A space was reserved for a reply to the following question: "Disposition of carcass?"

THE CHURCH

PROBABLE CO

(From the Du

The passing of a man separation of religious authority by the French opens a new chapter in France. The present residual for some years had opportunity to grow less accurately the opinion French public and the p of the measure on the the Church. He ventu here his impressions for are worth.

On and off, for m there has been a formal some kind between t France and the Holy S. French king who first temporal sovereignty of and, since the distant d lemagne, the monarchs nation have, generally : knowledge the rights o in a practical and consi For hundreds of years t powers reigned side b ral harmony; the one spiritual functions with ing on civil freedom; th ing the temporal desti people without unduly h human liberty of spi There is no reason why religion and the forces should not work in acti combination for the c Religion calls upon soc legitimate authority, an in perfect consonance w der. It is the manifest the State to uphold the truth and justice in the the salvation of the hum Church prepares the ind very infancy to become a citizen and strives for to be lawful methods. Th State might be expected be to acknowledge its g assistance, and tend hand to the Church as may legitimately requir Governments, in the ma comized the advantag Church's influence, in pa unruly elements which nations, are ready, when offers, to throw off the r social order. The ablest tizens, Napoleon Bonapap forcibly impressed by th he deemed it an essentia clety to restore the Chur old-time prestige, when a temporary overthrow in days of the Reign of Ter

By main force the u Corsican brought the Col dinals to the capital, an memorable diplomatic d himself and the famous C which the latter did not defeated, a Concordat was 1801, and soon afterwar the Holy Father. In a the Ministry of M. Rouvi its own risk and on its tive, have cancelled that tween the Holy See and daughter of the Church."

Is a formal union betw and State always to the of the former? Theoretic partnership seems ideal, t tice the State usually ha and frequently forces the humiliating concessions. I the civil ruler maintains a against the Holy See, the longer the all-powerful of that used to summon Euro in defence of her prerog often than not has to yid sheer weakness. Since th ginning of the Catholic Q path through history strewn with a lamentable broken hopes and false pie of which the State promi by solemn contract entre Pope and King. Concorda tionably have their use, b will deny that they have t often a chain between Chu State, whose every link pre ply on the former. Curious letters they are, too; so m many links be broken, you