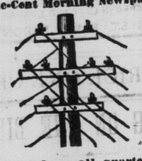
# THE TORONTO WORLD

A One-Cent Morning Newspaper.



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TUESDAY MORNING, DECEMBER 12, 1882.


### BANK DIRECTORS—PERFORMING THEIR DUTIES TOO WELL.

The directors of the Federal and Dominion banks respectively, it is said, have been borrowing bank money and lending it on stocks. It is charged against them that what the law will not allow to be done directly they have been doing indirectly. A bank doing this kind of business runs great risk of loss. So it is generally supposed, and the directors referred to have been strongly censured for their alleged bad conduct. Let us see if there be not another side to this question—another view which may be taken of it.

From the days of the old bank of Upper Canada to the recent time when the Consolidated bank collapsed, what has been the prevailing popular judgment as to the chief cause of the various bank disasters, some great and some small, which have been experienced in Canada? Among all the causes assigned, public attention has fixed itself on this one mainly—the neglect of bank directors to perform the duties they had undertaken. At stated intervals they met in the board room, for the purpose, as was supposed, of taking oversight of the bank's business. Their duty was not only to assist the manager with their advice, but also to act as a check upon him. Unfortunately, however, in some cases directors were content with the mere formality of putting in an appearance on board days, and were in the habit of assenting, almost as a matter of course, to everything dictated by the manager and perhaps one or two of their own number acting with him. They took no pains to inform themselves of how the bank's means were being used, or whether the bulk of its assets were good or bad. When trouble came, they would declare that really they had no idea things were in such a state, and were as much surprised as the general public could be at what had happened. Then the papers would be after the offenders in full cry. The bank, it would be said, had been ruined simply because directors did not perform their duties. Had they looked sharply after what was going on, the enormous losses accruing through bad debts would have been averted. All the papers would join in this cry, and public opinion outside of the press would sustain them. This is what has happened after every bank failure in Canada for a long time back.

In those days bank directors neglected to perform their duties. They should have given more close and intelligent personal attention to the bank's affairs, and then the men who did the mischief would have been checked before much mischief had been done. That was the old complaint, and we have had it repeated up to the present time. But now a new complaint is coming into fashion it appears. The charge now is that bank directors are performing their duties too well entirely, that they are giving altogether too much attention to the business of the bank; and that in consequence the bank is making too much money for the general good.

It appears that the directors of the Dominion bank, and those of the Federal bank too, have not been content to sit idly by and see the bank making only those moderate profits that are to be made on ordinary commercial business. They saw where much larger profits were to be made in other ways, and determined to make them. And so, either as an association having a local habitation and a name, or as private individuals acting in concert, they borrowed the bank's money and put it where it would do more good—that is, make money—than could be made in ordinary business. Being themselves men of large means, they could say that they were able to stand and did stand between the bank and loss, like a buffer, as it were. Their private means, or the capital of their loan and securities association, would have to be all gone ere a cent of loss could come upon the bank. If common report speaks truly they have been the very antipodes of those directors of former time, through whose doing nothing so many banks have collapsed. They have given their time and attention, not merely on board days but every day, to the bank's business; each one of them taking as much interest in it as if it were all his own. And this present result we see—nineteen per cent per annum profit made by the Federal during the past six months, and Dominion bank stock at 200. Are these bank directors really performing their duties too well! Are there after all two sides to this question and another view that may be taken of it? ARGUS.

### ELECTRICITY CHEAPER THAN GAS.

In a recent address on the relative cost of illuminating gas and the incandescent electric light, Dr. C. W. Siemens of London, covered the ground quite satisfactorily. The figures presented may be accepted as reliable, inasmuch as the gentleman named is quite as good an authority on matters relating to illumination by means of gas as by electricity. He made his calculations from estimating the cost of lighting the parish of St. James', London. The cost of lighting was placed at 21s 9½d per lamp per annum, assuming the light is used six hours per day. The cost of gas of equal lighting power would be 29s. per [Argand] burner, used for a like length of time. The electric light was therefore declared the cheaper, although Dr. Siemens expressed his belief that both illuminating gas and the electric light will be manufactured at considerably less cost in the near future than at present. He said that "electricity must win the day as the light of luxury, but gas will find an ever-increasing application for the more humble purposes of diffusing light."

### SUNDAY SHAVING IN NEW YORK.

The clauses of the new penal code of New York relating to the proper observance of the Sabbath are undergoing considerable discussion by the press of the metropolitan city, and the extent to which they are to be enforced is being more clearly defined. Mr Hughes, president of the Sunday closing league, an association formed to watch over the enforcement of the code, was recently interviewed, and among other things said that the sale of newspapers the league considered a necessity, and they would therefore not interfere with them in any manner. The work done by barbers on Sunday and the necessity for keeping open the baths were also considered works of necessity, as was also the work of the boot-black, and these will in no manner be interfered with while pursuing their vocation in an orderly manner. But it is a violation of the law for a barber to sell tonics and dyes on Sunday. This will, therefore, guarantee a customer a quiet shave on that day. A strict watch will be kept upon restaurants and drug stores to see that they do not sell cigars or anything else that is not absolutely necessary. Sidewalk stands of all kinds, except those used for the sale of newspapers, will be closed, and the law against amusements of all kinds will be vigorously enforced.

It will be seen that the Sabbath observing authorities in New York take a somewhat more liberal view of the necessities of the modern male toilet than that of the law makers and magistrates of this country.

YESTERDAY the types made us speak of the present American duties on farm and other raw produce as being 70 per cent—20 per cent is the figure. Again "a 60 per cent duty cut down by 60 per cent," should have read—"by 20 per cent."

FOR the first time in thirty years the revenue of the United States post office department has been in excess of expenditure—by some $1,394,388—and on this account it is proposed to reduce the postage of letters to two cents. It is the true policy of a government to reduce charges wherever possible. In this case it is said the loss to the revenue for the first year of the change will be $8,000,000.

THE losses to operators in the oil regions by the late speculations are roughly estimated at five million dollars. The business of the oil country is terribly crippled. One prominent producer and operator has gone crazy and is shut up in the Warren Asylum an incurable maniac. Other operators have disappeared under circumstances suggestive of suicide. The disaster does not fall behind the financial panic of 1873 in the distress occasioned throughout every ramification of the petroleum industry.

THE New York Women's Suffrage society held a meeting recently at which the members opened the old battery on skirts. Rev. Anna Oliver was not in favor of "pants," as she styled them, but thought the costume of a page would be graceful and ornamental to her sex. We have no comment to make. Let women dress as they please. We are very sure that whatever dress they do adopt it must be one capable both of concealing blemishes and of bringing into relief the beauties of the female form divine. As far as we can see, the page costume will not fulfil this requirement.

WILL New York remain the great western water-way is a question put by an American paper, the Millstone, which says that if the Canadian government abolishes the tolls of the Welland and St. Lawrence canals, which it seems it will now be forced to do, it is very doubtful even then if much of the western freight for Europe will be diverted from the great New York waterway. Only by removing the burdensome grain-bonding system, it continues, can the Canadians hope to compete with the Erie canal for the traffic, and they will not be very likely to do that for some time to come at least.

MR. HAGUE's letter to the press last week on the allotment of seats for the coming concert evidently reflects somewhat unjustly on Mr. J. B. Boustead, vice-president of the Philharmonic society. This question was brought before the committee at its last meeting, and the following resolution adopted: "Moved by Ald. Clarke, seconded by J. T. Jones, Esq., that in the opinion of this committee Mr. Hague's letter to the press with reference to the arrangement for balloting, conveys a wrong impression; that his interpretation of the circular was not in accordance with the opinion of the majority of subscribers present, and that the officers duly appointed to conduct the drawing of the ballots have the full approval of this committee in the action then taken by them."

THE DEATH of Miss Cassie Troy, an actress, at New Orleans is traceable to the use of cheap cosmetics. The circumstance has excited no little alarm in theatrical circles. It is not from the rouge that is used that any harm need be apprehended, but from the preparations gotten up to simulate youth and in which flesh-color and white are greatly used. Of these, dropped chalk and rice powder are the best. But the patent preparations of these simple ingredients generally include lead and bismuth, and many actresses indulge in their use.

* * * "It is a great art to do the right thing at the right time." The person subject to derangement of the kidneys or liver has a protective duty to perform in purchasing a package of Kidney-Wort. It invigorates these organs and by its cathartic and diuretic effect, cleanses the whole system of all bad humors.

### SECRET SOCIETIES INCOMPATIBLE WITH FREE CIVIL GOVERNMENT.

*(To the Editor of The World.)*

SIR: Institutions established for the good of any community require no secrecy; for whatever is good and true claims publicity. The object sought to be obtained by secret societies with their signs and passwords is no doubt designed to detect imposition in the case of parties claiming relief as members of the society, who are imposters; but a recognition of the principle that the relief of distress is an obligation resting upon society, and especially christians, without regard to party distinctions, which render such checks unnecessary. Combined charities are more economical and are less exposed to imposition than private or party benefactions. There is also a danger to which society is exposed by those secret organizations. Our courts of justice have given evidence of this not infrequently, when the criminal or guilty have been declared innocent, or have escaped conviction, while in the opinion of the unbiassed and the intelligent, there was a moral certainty of their guilt. We have the testimony of an intelligent American writer, a man of high character and influence, Thurlow Weed, concerning the murder of Morgan, who published a pamphlet exposing the secrets of masonry. The crime cannot with truth be denied; and although about half a century has elapsed since it was committed, it should not be forgotten. Such indeed was the conviction of its truth, that the elections in the state of New York about that time were marked by the division of parties as favorable to masonry or anti-masonry. The remarkable deaths of the parties implicated in the crime should be a warning to all seeking to be connected with secret societies. No one need be surprised that efforts will be made to annul the testimony regarding this crime, but they will certainly fail. The evidence is given so clear and under such circumstances that any attempt to deny the fact will be futile. The following, taken from the Globe, illustrates the means that are being employed to remove the bloody stigma from the society:

Tobias Forbes, of Clyde, aged 80, whose father was a cousin of William Morgan of masonic notoriety, says that Morgan was not murdered by his captors, but released on the condition of leaving the country. He went to Melbourne, Australia, and published a newspaper, which, after his death, passed into the hands of his son, who may now be living. SUBSCRIBER.

### THE ROYAL MILITARY COLLEGE.

*(To the Editor of The World.)*

SIR: Having had the pleasure of claiming the officers of A and B batteries, Canadian artillery, for several years as my friends, and appreciating thoroughly their soldier-like qualities, excellent work and social good fellowship, I unhesitatingly affirm that they do not thank your correspondent "Volunteer" for making nonsensical and inaccurate but mischievous comparisons between a lieut.-colonel of a school of gunnery and a lieutenant professor of the Royal military college; for, by implying that the gunnery officers sanction his venom, he places them in a very unenviable position. The object of "Volunteer" in this matter is clearly not the benefit of the artillery officers, but to strike over their heads at the college professors.

The latter would, if in their power and opportunity offered, wish to help their comrades in the practical schools of gunnery; certainly not to depreciate them.

As a matter of fact the service of the lieutenant professor, Royal military college is longer than that of the lieut-colonel Canadian artillery, and the former has had the honor of leading one of the columns of attack at the assault and capture of a strongly fortified position; on which occasion the British force lost about one-sixth of its entire strength. As regards remuneration, the lieutenant professor would be only too happy to exchange his salary for the pay, allowances and conveniences of the lieut-colonel. All this is, however, beside the question of the proper pay (which may now be too small) of the lieut-colonel; it merely goes to show that the lieutenant professor is not unworthy of his hire.

CONFEDERATION.

### POLITICS IN THE PULPIT.

*(To the Editor of The World.)*

SIR,—Some years ago the editor of a "certain catholic newspaper" was excommunicated by Archbishop Lynch. It appears that the editor had charged the managers of the separate school funds with "misappropriating" money. He said that the funds of the schools were directed into channels to which they were never intended. As the archbishop had something to do with the funds, he took this as a personal insult, and the editor of the "certain catholic newspaper" was denied the rights of the church for some years. But in time the ban was withdrawn; peace was established, and the editor of the "certain catholic newspaper" was restored to the bosom of the church. Years rolled on. The separate school question came up for debate in the legislature of New South Wales. The question was discussed with some bitterness. Authorities were quoted from all parts of the globe. Pascal, Kant, Darwin, Huxley, Whately, Gladstone, archbishops, bishops, quarterly reviews, monthly magazines and daily newspapers were quoted by the yard. Among the rest the "certain catholic newspaper" was quoted. Its charges against the alleged misappropriation of the separate school funds were read and commented on. The debate was long but it resulted in the overwhelming defeat of the denominational party, and now there are no separate schools in New South Wales. That was at the beginning of 1880. The debate began in the fall of 1879 and continued, with interruption, for some months. During those three years Archbishop Lynch has been silent. He never said one word against the editor of the "certain catholic newspaper." All was peace and good will. The hatchet had, to all outward appearance, been buried forever. But suddenly, like a thunderclap, the archbishop on last Sunday returned to the subject in the pulpit of St. Michael's cathedral. He spoke about the harm the "certain catholic newspaper" did in the antipodes. He did not tell the people that it happened three years ago. That would not answer his purpose. He spoke as if it was a thing of yesterday. He attacked the "certain catholic newspaper" with his accustomed vigor. Another excommunication would not have surprised some of the startled listeners. And all this, remember, after three years' silence. And why? Why, simply because the elections are approaching and the archbishop wants to injure the "certain catholic newspaper" because it will not follow his grace in his political eccentricities. He wants to crush the "certain catholic newspaper" because it is supposed to be hostile to the political party to which his grace belongs, and he does not hesitate to rake up the dead past in order to try and accomplish his purpose. And he waited and waited until the time had come to strike home, and he allowed those three years to pass without saying one word, but reserved his denunciation until the eve of the elections. And this is what politics in the pulpit lead to! I would not like to call such a policy by its proper name, but the archbishop may depend upon it that he is doing more harm than good to his own people, and if he does not drive some of them to scepticism it will not be his fault. CATHOLIC.

*Toronto*, Dec. 11, 1882.

### THE USE OF CAPITALS.

*(To The Editor of The World.)*

Sir: In my letter which appeared in your column of 2nd inst. on Patton *versus* Paine, I had occasion to use the words bible, new testament and christianity, every one of which commenced with a capital letter in my manuscript, but your compositor dropped the capitals from all four words, substituting small letters.

Now, as this is a belittling style of controversy which I never adopt in dealing with my opponents, I must ask you to oblige me by inserting this correction.

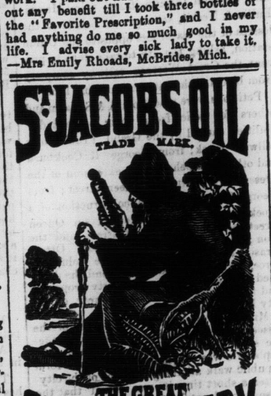
ALLEN PRINGLE.

*Selby, Ont.*, December 6, 1882.

[In dropping the capitals from the four words in question, we only followed a rule of the office and did not intend to belittle our correspondent's "style of controversy." We know of no good reason why those or such like words should be capitalized.—EDITOR WORLD].


"Female Complaints."

Dr R V Pierce, Buffalo, NY: Dear sir—I write to tell you what your "Favorite Prescription" has done for me. I had been a great sufferer from female complaints, especially "dragging-down," for over six years, during much of the time unable to work. I paid out hundreds of dollars without any benefit till I took three bottles of the "Favorite Prescription," and I never had anything do me so much good in my life. I advise every sick lady to take it. —Mrs Emily Rhoads, McBrides, Mich.



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Directions in Eleven Languages.

SOLD BY ALL DRUGGISTS AND DEALERS IN MEDICINE.

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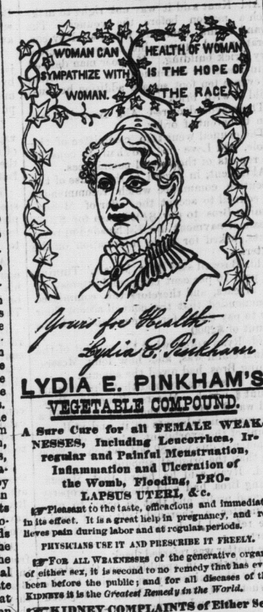


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A Sure Cure for all FEMALE WEAKNESSES, Including Leucorrhœa, Irregular and Painful Menstruation, Inflammation and Ulceration of the Womb, Flooding, PROLAPSUS UTERI, &c.

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☞ LYDIA E. PINKHAM'S LIVER PILLS cure Constipation, Biliousness and Torpidity of the Liver. 25 cents.

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|---|---|---|---|---|---|
| CANADIAN. | $ | $ | $ | $ | $ |
| Canada, Hamilton | 3,914,780 | 21,904,171 | 668,111 | 239,102 | 54,000 |
| Confederation, Toronto | 1,917,214 | 8,008,279 | 214,738 | 40,517 | 75,333 |
| Sun, Montreal | 1,671,768 | 4,990,157 | 148,564 | 58,304 | 50,400 |
| Ontario Mutual | 1,593,833 | 4,192,011 | 160,523 | 22,000 | 50,586 |
| Life Association, Hamilton | 420,000 | 1,571,698 | 37,307 | 11,423 | 90,815 |
| North American | 1,410,884 | 1,127,212 | 34,353 | 2,487 | 50,000 |
| Citizens, Montreal | 153,200 | 1,053,254 | 21,168 | 14,801 | 50,256 |
| Toronto Life | 76,800 | 220,909 | 6,262 | 200 | 32,915 |
| BRITISH. | | | | | |
| Standard, Edinburgh | 1,072,600 | 6,870,014 | 194,721 | 89,134 | 153,900 |
| London & Lancashire | 732,700 | 2,655,904 | 78,700 | 19,219 | 109,866 |
| Royal, of Liverpool | 18,327 | 939,524 | 27,179 | 5,568 | Fire and Life |
| North British & Mercantile | 27,100 | 957,029 | 25,560 | 26,095 | " " |
| Star, of London | 130,913 | 805,324 | 21,379 | 487 | 100,343 |
| Commercial Union | 25,367 | 687,455 | 20,775 | 6,065 | Fire and Life |
| Lion, of London | 481,000 | 418,500 | 14,148 | none | 48,667 |
| Queen, Liverpool | 24,500 | 408,189 | 9,881 | 1,000 | Fire and Life |
| AMERICAN. | | | | | |
| Ætna Life, Hartford | 1,821,362 | 11,370,008 | 403,597 | 102,775 | 325,000 |
| Equitable, of N. Y. | 1,079,000 | 6,449,617 | 220,365 | 84,085 | 165,000 |
| Travelers, Hartford | 519,000 | 3,230,619 | 94,905 | 29,251 | 125,000 |
| Union Mutual, Portland | 472,050 | 2,888,028 | 94,804 | 66,611 | 130,000 |

THIS TABLE relates only to business done in Canada by the British and American Companies but embraces the entire business of Canadian Companies. The ÆTNA LIFE's income in Canada is larger than that of any Company, except the Canada Life. Its total income however, is not merely $405,597, but was $3,834,545 in 1881, and its insurance in Force $79,772,425.

THE HANDSOME SUM OF $300,000 has recently been added to the Ætna's deposit with the Canadian Government for the security of policyholders, bringing its total deposit up to $325,000.

☞ The very excellent standing of the ÆTNA LIFE INSURANCE COMPANY is shown by the fact that it is one of the leading Companies of the continent; and that its Canadian agency has an income nearly as large as those of all the other active American Companies in Canada combined, and larger than those of all the British Companies combined, or than the entire incomes of all the Canadian Companies except two.

Head Office for Canada, 10 1/2 Adelaide-st, East, Toronto.

WILLIAM H. ORR, Manager.

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