

The Toronto World.

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The November Bank Returns.

The bank returns for last month present a picture which is not very encouraging. The changes during November were such as might have been foretold with accuracy.

The contraction of notes issues by a million and a half merely indicates the usual ebullience which sets in when navigation is closed.

It is notable that at the opening of this month the notes current were close upon \$44 million, a figure which is not far from the total amount of notes in circulation.

The increase in amounts of money being used in their ordinary business by banks to the extent of less than half a million when money at call in New York was fetching panic prices shows that the temptation to make excessive profits was not strong enough to blind our bankers to the old maxim as to the relation between high rates and defective securities.

An incident in this city's record during the week has led some light in upon the real estate operations which have proved so disastrous to many and so generally injurious to local business.

The discounting of notes made solely to carry on speculations in real estate is a class of business which is not only unprofitable but also unwholesome.

Several of the severer and weaker banks complain of the unprofitable nature of their business. It would be well to remember that the banks which have merely set their faces against a policy which is a danger to the credit of Canadian banking institutions.

Our banks are characterized by their special privileges given them by the Legislature to enable them to sustain the legitimate commercial business of the country, and not to use their powers in helping real estate speculators.

Another inadequate tariff reformer. The Montreal Star is another of the ardent tariff reformers now in fashion. Like all the rest it offers no reason for its cry.

That is all the details The Star can furnish. Our answer is that the Star must be specific. Let it tell us where the farmers are to be benefited by the tariff, for if we can get it to specify the duties it demands, and if any steps in the direction of relief, then, they have either been too short or too long.

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GOTHAM'S CURLERS BEATEN.

THE TORONTO RINKS VICTORIOUS BY 41 SHOTS.

The Visitors Have a Jolly Time at the Curling Club - How They Won the Cup - Toronto's Quarterly Hockey Association Schedule - Turt and General Topics.

Three rinks of New York and Toronto curlers reached the city yesterday morning and put up at the Walker House.

The aggregation came directly from Utica, where they carried off the Crawford Cup. "We have greatly improved," said President Nicholson to a reporter, "since our last visit."

"We have gradually improved," he continued, "compared with Canadians until now we can all play curling with them. Our record in New York last winter demonstrated that fact conclusively. We got very little practice there, while you have about four months of it each year. Still we are gradually catching up on you and would not surprise me if our aggregate scores top those of our Canadian opponents this trip."

"We did not stop off at Albany this time, because we could not get away in time. Monday being a holiday, most of the boys were in the city. We had to make do with Albany where we had been compelled to stop. This boys would not do, because they were bound to capture the Crawford Cup, the handsome emblem ever offered for competition among curlers."

The twelve men, as a jolly party, were president's predictions partially realized. They played at the Victoria Club in the afternoon and evening and were beaten every time.

The afternoon games the players were entertained at dinner at the club by Mr. John Wright. Speeches were made by Messrs. Nicholson, James Kelly, and others. After the evening game a jolly gathering was held at the Walker House.

On Friday the visitors played the Crawford Cup, the handsome emblem ever offered for competition among curlers. The twelve men, as a jolly party, were president's predictions partially realized.

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NOT TILL THE IDEAS OF MARCH

THE LEGISLATURE NOT LIKELY TO MEET FOR SOME WEEKS

Means the Work of Preparing the Opening in Proceeding Rapidly - How the Chamber Will be Furnished - The Location of the Galleries, Etc.

It is not likely that the Ontario Legislative Assembly will be called together until towards the end of February, as it will take several weeks longer to get the chamber in the new Parliament Buildings in the Park in readiness for occupancy.

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LOGAN WINS ON THE HILL

CONY ISLAND, DEC. 28. - First race, 1/2 mile - Krikina, Prince Howard 3, Saunterer 3, Time 1:02 1/2.

Second race, 3/4 mile - Skadi 1, Mahomed 2, King Thorpe, the jockey will ride for George Thorpe, the jockey will ride for George Thorpe, the jockey will ride for George Thorpe.

Third race, 4 1/2 furlongs - Flattery 1, Little Red 2, Pidge 3, Time 55.

Fourth race, 1/2 mile - Prince Fortunatus 1, King Thorpe, the jockey will ride for George Thorpe, the jockey will ride for George Thorpe, the jockey will ride for George Thorpe.

Fifth race, 3/4 mile - Prince Fortunatus 1, King Thorpe, the jockey will ride for George Thorpe, the jockey will ride for George Thorpe, the jockey will ride for George Thorpe.

Sixth race, 5/8 furlongs - Running Bird 1, Belle Wood 2, Louis Mubart 3, Time 1:02 1/2.

Seventh race, 1/2 mile - Skadi 1, Mahomed 2, King Thorpe, the jockey will ride for George Thorpe, the jockey will ride for George Thorpe, the jockey will ride for George Thorpe.

Eighth race, 3/4 mile - Skadi 1, Mahomed 2, King Thorpe, the jockey will ride for George Thorpe, the jockey will ride for George Thorpe, the jockey will ride for George Thorpe.

Ninth race, 1/2 mile - Skadi 1, Mahomed 2, King Thorpe, the jockey will ride for George Thorpe, the jockey will ride for George Thorpe, the jockey will ride for George Thorpe.

Tenth race, 3/4 mile - Skadi 1, Mahomed 2, King Thorpe, the jockey will ride for George Thorpe, the jockey will ride for George Thorpe, the jockey will ride for George Thorpe.

Eleventh race, 1/2 mile - Skadi 1, Mahomed 2, King Thorpe, the jockey will ride for George Thorpe, the jockey will ride for George Thorpe, the jockey will ride for George Thorpe.

Twelfth race, 3/4 mile - Skadi 1, Mahomed 2, King Thorpe, the jockey will ride for George Thorpe, the jockey will ride for George Thorpe, the jockey will ride for George Thorpe.

Thirteenth race, 1/2 mile - Skadi 1, Mahomed 2, King Thorpe, the jockey will ride for George Thorpe, the jockey will ride for George Thorpe, the jockey will ride for George Thorpe.

Fourteenth race, 3/4 mile - Skadi 1, Mahomed 2, King Thorpe, the jockey will ride for George Thorpe, the jockey will ride for George Thorpe, the jockey will ride for George Thorpe.

Fifteenth race, 1/2 mile - Skadi 1, Mahomed 2, King Thorpe, the jockey will ride for George Thorpe, the jockey will ride for George Thorpe, the jockey will ride for George Thorpe.

THE HOME RULE QUESTION.

DISSENTION IN VARIOUS QUARTERS AND FROM DEPARTMENTS - ANOTHER CITY IN THE ONTARIO.

From the Newcastle (Ire) Chronicle. We thought that Mr. Morley would not give unqualified satisfaction in Ireland, and it has not.

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REMEMBER

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KIDNEY AND LIVER CURE

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