

A CLEARING HOUSE NEEDED

TORONTO SHOULD FOLLOW THE EXAMPLE OF MONTREAL.

New Clearing House Would Expedite Business in Operations Explained in Description of the Operations of a Model Clearing House.

The bank clearing house established in Montreal some months ago is so far working satisfactorily under the preliminary rules which it has laid, and if it is to be the institution permanently can be devised which will work well, Montreal bankers will have ground for congratulation.

This brings to mind again the idea of establishing a bank clearing house in Toronto. It was discussed by Toronto bankers some months previous to the failure of the Central Bank, but on account of a general feeling prevailing to the effect that the establishment of a clearing house at that time would put the Central Bank on a severe trial, the matter was dropped.

The advantages of such an institution have never been lost sight of, however. Bankers here fully appreciate its value as a means for facilitating business, and as clearing house contingencies are not infrequently arising, the most important difficulty to be overcome is that of providing a clearing house.

If a bank, a member of the clearing house, failed during these hours, it would not be a serious matter provided in the rules, the other members would be bound to take position on the clearing house.

When the clearing house is established in Montreal, the banks at the hands of those of Ontario who are active in Montreal clearing house under these circumstances they will be of value for the Toronto clearing house.

The Chief Advantage of a bank clearing house is that it will greatly facilitate the conduct of business between banks, by providing a central clearing house.

Each bank sending orders to each other bank as now necessary. There are three banks in Toronto. Each of these banks has to send its orders to the other two banks to distribute the money.

There are many advantages in a clearing house. It is a common place where the representatives of all the banks meet and discuss the business of the day.

The Philadelphia Bank Clearing House is said to have a system in some respects superior to any on this continent. The clearing is made at 3.30 exactly every morning.

Each bank has a representative in the clearing house. The clerks take their seats inside a series of desks arranged in the form of a hollow oval.

Messages bring with them a sealed package for each bank containing all the checks or drafts on such banks. The name of the bank sending and that of the bank to which it is sent are printed on such packages.

The amount in written thereon, and the names of the respective banks and they have with them tabular statements of the checks of each bank and the aggregates. These are shown to the respective clerks and noted by them on blank forms.

Each clerk then gives the word, when all the messengers move forward from left to right of the desks, handing over to the clerks of the bank addressed to their respective banks.

Each bank then takes up its part of the clearing. The clerks of the bank to which the package is addressed take up their respective parts.

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BUSINESS DIFFICULTIES

Running Around Town that William Breen, a Toronto merchant, has been running around town.

The following assignments were reported yesterday: Evan Macdonell, dry goods, Guelph; John Potts, hardware, Belmont; Leitch & Co., heavy goods, St. Catharines; Daniel McMillan, hotel keeper, Burk's Falls; James Mays & Co., hardware, Chatham; J. N. Upper, harness, Ingersoll; George Webster, general merchant, North Bay; Thomas Keenan, blacksmith, Merriville; Jacob Graf, merchant, New Hamburg; E. R. Johnson, general merchant, Toronto; John O'Brien, builder and contractor, Toronto.

As a meeting of the creditors of Michener Broy and Ames Michener, dry goods, Berlin, held on Tuesday, inspectors were appointed, who were ordered to sell the stock. The assets are estimated at \$74,000 against \$67,000 liabilities.

It is rumored that William Breen, a Toronto merchant, has been running around town. He is reported to have been in the city for some time, but has not been seen since.

Bed blood cause typhoid and dysentery. Bed blood cause typhoid and dysentery. Bed blood cause typhoid and dysentery.

Four-street merchants. Editor World: In relating a senseless situation made up by a certain dry goods firm in Yonge-street we have to say that the only one of the firm who is now in the city is the one who is now in the city.

There is another merchant who has been digging a little in the ribs, but we don't think that he is doing it for any other reason than to get a little more business.

Miss Jessie H. Beddoe of Burlington, Ont., had a disease of the scalp which caused her hair to become very hard and dry and to fall out. She had been using various remedies, but without success.

The Orange-Jessie Meeting. Editor World: The meeting which was held at the Orange-Jessie Meeting, was held at the Orange-Jessie Meeting.

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ARBITRATORS CITY NOTES

City Hall Tenants Accepted the Proposed Summer Carnival.

HAMILTON, March 6.—The market, and police committee has accepted three important tenders in connection with the new city hall. For putting in the wires for electric lighting, there were four tenders. That of the Hamilton electric light company was accepted. The company agrees to supply and put in wire for 400 lamp of 100-candle power, for \$3 a lamp, and the price of electric light, etc., brings the total amount of the tender up to \$140,000.

Tenders for supplying the lower dock was received from three sources, English and two American. The Howard Clark Company of New York was awarded the contract, the price being \$22,000 for a dock 4000 pound ball, clear tone from a 4000 pound ball, the dock to be hour-dripping, arranged with four sectional glass slides eight and one-half feet diameter.

Three tenders for the ball were received. The tender of Menzies & Co. of West Troy, N. Y., was the lowest, at \$4,000 per ball, and guaranteed it for four years.

This morning James Nichol, employed as a bookkeeper at the city hall, fell into a box in which tobacco is dried, and was badly injured.

The scientists to hold their annual meeting in taking shape. It is proposed to have the carnival last week, with a simultaneous carnival at the city hall.

This morning as Arthur Carpenter, who is employed at the city hall, was carrying a box of tobacco, he fell into a box in which tobacco is dried, and was badly injured.

The celebrated J. F. Bradburn of cigars has been reported to have been in the city for some time, but has not been seen since.

The Electric Sign Contractors. ANN ARBOR, Mich., March 6.—Olive E. Friend and Howard, the electric sign contractors, left for New York City last night in custody of four detectives.

A Brawl Murder. TROK, N. Y., March 6.—Catharine Taylor, a widow about 50 years of age, was found dead in her bed at her home, No. 330 Third-avenue, West Troy, about 9.30 o'clock last night. She was struck on the head by an axe, a terrible wound being inflicted. One of the detectives who was on duty at the time, saw the woman's hand was cut off, as if she had tried to stop the blow. The assassin is unknown.

Madre E. Higo cigars are unquestionably the finest 10c and 15c cigars in the market. Try them.

Against Sunday Afternoon Parades. The annual social of the Congregational Sabbath School teachers was held in the Bond-street hall on Tuesday evening. The teachers and officers of the nine Congregational Sabbath schools in Toronto, to the number of 100, were present.

Money in United States Politics. New York World: A prominent Republican politician who is in the ring, gives the following estimates of the sums Mr. Morton has paid out for political campaigns since 1878.

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FINANCE AND COMMERCE

CHICAGO WHEAT FUTURE FIRM UP OVER MANIPULATION.

Toronto Stock Exchange—Montreal quotations and transactions—London stocks and bonds—Foreign exchange—New York and Chicago quotations.

WEDNESDAY EVENING, March 6. Consols closed today in London at 97 1/2 for money and 98 for account. Canadian Pacific is quoted from London today at 92 1/2.

Today's business on the local Stock Exchange was marked by but one feature, viz., the closing of the market for the day.

In the morning 10 Consols changed hands at 121; 20 and 20 N. W. Land Co. at 28; 38 do at 78; 20 and 20 B. and Loan Association at 104; 23 Farmers' Loan at 120; 12 Penn. Loan at 115, and 100 British and Canadian at 101 and 102.

The afternoon's business was in 2 Canada Permanent at 208 and 20 B. and Loan Association at 104.

Today's quotations are as follows: CONSOLS. 20 and 20 N. W. Land Co. at 28; 38 do at 78; 20 and 20 B. and Loan Association at 104; 23 Farmers' Loan at 120; 12 Penn. Loan at 115, and 100 British and Canadian at 101 and 102.

MONTEAL, March 6.—3.30 p.m.—Montreal, 23 and 20, Ontario, 124 and 125; People's, 108 and 110; Quebec, 70 and 72; Mechanics, 129 and 130; 21, Jacques, 86 and 88; Montreal, 124 and 125; 20 and 20 N. W. Land Co. at 28; 38 do at 78; 20 and 20 B. and Loan Association at 104; 23 Farmers' Loan at 120; 12 Penn. Loan at 115, and 100 British and Canadian at 101 and 102.

NEW YORK, March 6.—The steamer Andes brings advices from Hayti to-day that Legitim's forces are carrying over 7000 men, and are in the process of defeating Hippolyte's army in several battles and capturing a number of important towns in the north. Gen. Gabon, chief of one of the rebel divisions, has been killed, and Gen. Mirabeau has been taken prisoner.

Have you tried Holloway's Corn Cure? It has no equal for removing these troublesome eruptions, as many have testified who have tried it.

A Brawl Murder. TROK, N. Y., March 6.—Catharine Taylor, a widow about 50 years of age, was found dead in her bed at her home, No. 330 Third-avenue, West Troy, about 9.30 o'clock last night. She was struck on the head by an axe, a terrible wound being inflicted. One of the detectives who was on duty at the time, saw the woman's hand was cut off, as if she had tried to stop the blow. The assassin is unknown.

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