

THE ONLY
One Cent Morning Paper
IN CANADA
18 KING ST. EAST, TORONTO

The Morning World.

SUBSCRIPTION
THREE DOLLARS A YEAR
TWENTY-FIVE CENTS A MONTH
DELIVERED IN CITY AND SUBURBS
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THURSDAY MORNING, NOVEMBER 2, 1882.

PRICE ONE CENT

BANK IRREGULARITIES.

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THIRD YEAR.

BANK IRREGULARITIES.
WHAT TWO PROMINENT BANKERS
HAVE TO SAY.

They condemn the Globe's defence of Leas and stocks and speculate thereon—Where Business is Speculated—Where Excitement and Speculation—Where the Bank Irregularities do not abate; the outside press, including New York and Chicago papers, are seeking for information in regard to it, and yesterday the offering banks and bankers had their view of the case put forth in the editorial columns of the Globe. The weakness of the defence was the talk of the city; there were people who remember that while George Brown had defended and taken the part of the bank, the Globe for the first time yesterday appeared as the advocate of violations of the banking law and the bank charters, and the special apologist of speculation in bank stocks and of questionable actions and practices on the part of bank managers. Three specific charges have been made:

- (1) That the Dominion bank had discounted paper on which were the names of directors to an extent double of what the law allowed.
- (2) That the Federal bank had been lending money on bank stocks contrary to the law.
- (3) That certain directors and managers of at least three banks, which either have headquarters or branches here, were constantly dabbling in bank-stock speculation.

The Globe practically admits the truth of the first two, and by consequence is bound to admit the third. That our readers may get all the facts possible we give them the Globe's own account.

FLASHES FROM THE WIRES.

LATEST DEVELOPMENTS IN EGYPTIAN AFFAIRS.

A hundred sailors were drowned during the recent storm at Manila.

George Crickitt, the celebrated English oculist, is dead.

The emperor of Russia has commuted the sentence of death passed by the Kasim military tribunal on the political criminals Polovnikov and Novitsky, to penal servitude at the mines for an indefinite period and twelve years respectively.

CANADIAN NEWS.

The corner stone of a new Temperance hall was laid at Windsor Tuesday by G. W. Ross, M. P.

The capital of the proposed Central bank of Canada is to be \$1,000,000, and its head office at Toronto.

Wm. Twigg, son of the surrogate clerk at Finton, accidentally shot himself while duck-hunting yesterday.

Patrick D. Long, the masher who was fined for his misconduct toward an actress in London, has been relieved of his post as a clerk in the Merchants' bank, St. Thomas.

A Quebec judge has decided that the ship-owner's society is responsible for the payment of \$30 wages which a non-member had been dismissed from work at the instance of the society.

A boy named Edgar Fringle, while attempting to jump a Grand Trunk locomotive at Belleville yesterday morning, fell between the engine and the tender and had one of his legs crushed.

Recruiting for Egypt's Army.

Perth, Nov. 1.—Hungary has declined to entertain a request for permission to recruit for the Egyptian army in Bosnia and Herzegovina.

Hillson at Boston.

Boston, Nov. 1.—Christine Hillson was accorded a warm reception at the music hall to-night. She appeared on the stage with her little child. Her voice has lost one of its powers of brilliancy.

A Judgment Against Prohibition.

Davenport, Ia., Nov. 1.—Judge Hayes of the district court has decided by the prohibitory amendment passed by popular vote last June has not been legally made part of the state constitution.

A Draft from Henry George.

New York, Nov. 1.—Henry George denies that he intends bringing a claim against the British government for a large sum of money, as he has done with the expression of regret the British government has made.

A Socialist's Scheme.

Berlin, Nov. 1.—Bebel, Gumbel, Guesde, and others, who are the leading socialists, have agreed to meet at the end of the month to discuss the question of forming a socialist party in Germany.

Marine Objects to England.

Berlin, Nov. 1.—It is stated that Bismarck opposes the object for the exclusive management of Egyptian finances by England and desires that the international financial control be established.

A Head Shot.

Sherbrooke, N. B., Nov. 1.—William Harris, a negro, attacked the little daughter of Geo. Wilder, a white planter of Batavia parish last evening. Harris fled pursued by the mother and the police. Twenty bullets were fired at him simultaneously. His head was blown from his body.

An Arzanian Arrest.

Dublin, Nov. 1.—While addressing a large meeting of farmers at Newbridge, county Kildare, to-day Matthew Harris, a member of the Land League, and others, were arrested on the crime act. Harris was released on bail and the others were committed to prison.

The New York Tragedy.

New York, Nov. 1.—The husband of the case of Mrs. Seguin and her children disclosed that she was very melancholy and queer before committing the act. The jury returned a verdict that she murdered her children and killed herself while suffering from temporary aberration.

The Pope to the Queen.

London, Nov. 1.—The pope has entrusted to Errington, the British agent, an autograph letter to Queen Victoria cordially thanking her for the interest shown in the case of the Catholics throughout the world. The pope has also forwarded presents to the queen and the queen has returned the presents to Rome before Christmas.

Lecturing His Leaders.

London, Nov. 1.—In the house of commons Lord Churchill, conservative, made a long speech, lecturing the Tory leaders upon their "foolish action" in proposing a third majority, which would be a serious damage to the Tory party either in or out of power. He would follow North's resolution, but could not support Gibsons' amendment.

Every-Day Life in the South.

Lynchburg, Ky., Nov. 1.—The murderer Neal and Craft to-day secured a change of venue to Carter county. While the military were escorting them to the steamer Granite state they were attacked by a mob of soldiers and several of the attacking party were killed and wounded. The prisoners and the troops got safely aboard when the mob ceased a train and the interior of the building was set on fire. The flames spreading with great rapidity and bursting through the roof, the whole of the building was in flames. The fire started near the stage, the cause being a lantern. More than that, the building during the day except a bartender, Lost \$18,000. The building was originally known as the Buckingham palace.

OUR BORROWING DIRECTORS.

From the Ottawa Press, Oct. 31.

We find in the last published bank returns that the total paid up capital of all banks in the Dominion amounts to \$69,100,297. The aggregate amount of loans, and liabilities direct, and indirect of interest, is \$9,705,811, or something over sixteen per cent of the total paid up capital. This is a singular showing when we remember that the limit of endorsement of directors is fixed at one-tenth of the paid up capital. There does not appear however to be any penalty in the banking act for exceeding this limit. This is a grave error in legislation which cannot be remedied too soon.

The most striking case in the instance we desire to illustrate is that of the Dominion bank, which with a paid up capital of \$1,478,255 appears to have loaned directly or indirectly to the directors of that bank the sum of \$1,468,000—only \$10,255 little over 1/100th of the paid up capital of the bank.

But the most flagrant abuse will be seen by taking the banks of Nova Scotia collectively. With a paid up capital of \$4,688,000 the bank directors appear to have been loaned to the extent of \$1,870,701. In the case of the Nova Scotia banks among the most remarkable instances where the limit has been exceeded is that of the bank of Nova Scotia, which with a paid up capital of \$1,000,000, has \$300,076 in loans to the directors, or nearly 30 per cent of the total paid up capital. The directors of the Peoples' bank in Halifax have been more modest in these demands. Although having a capital of \$600,000, they have loaned to the extent of \$88,415. Not to be pardoned, let us take the case of the Union bank of Halifax, which with a paid up capital of \$500,000, only one-half the amount of the Peoples' bank, has loaned to the extent of \$170,870.

This state of affairs, that in the past appears to have been lost sight of, will warn shareholders of the dangerous system in which the banks are conducted in this country. We have taken the Scotia banks as furnishing the most prominent instances of the abuses permitted under the present banking act, but could come nearer home with equal effect, but we leave that task to those who take an interest in this question. We are, however, not unaware of a movement gathering strength among the shareholders of the Scotia banks to take action for their protection. Any one may see how well founded the foregoing figures from the last Ontario, Nov. 1.—The committee of the executive committee of the Women's moral mission society opened this morning. Mrs. Bishop Simpson welcomed the ladies on behalf of the Methodist Episcopal church of Philadelphia. She said that female missionaries could do more for the world than any other class of people. Her force is also augmented by the monthly returns and may be attributed to increased importation of foreign missionaries, which will have to be met hereafter, under circumstances that can hardly be helped by advice. It may perhaps not be out of place in this connection to observe that this expansion, which denotes extravagance somewhere, is owing in a large extent to the pernicious practice which permits of bank managers acting as agents for insurance and other companies.

Two Big Railway Suits.

The chancery sittings were begun yesterday before Judge Prudfoot. The first and second cases on the list, William Hendrie against the Grand Trunk railway, and Grand Trunk against T. C. & B. railway were allowed to stand, in order to secure the attendance of Mr. Hickson, manager of the Grand Trunk, as a witness. Hon. Edward Blake, Q. C., appeared for the Grand Trunk, and Dalton McCarthy, Q. C., for the other parties.

Getting the Worth of His Money.

A well-known conservative fell in with a World reporter yesterday. He was outspoken in the extreme:

I would not have minded Sir John's purchase of Senator O'Donohoe and a certain catholic editor in this city if we had not the worth of our money, but we have not. They have no influence, emphatically they don't control the catholic vote. Mackenzie Bowell the other hand does control the catholic vote, and with him we got value for our money. But the Costigan-Smith-O'Donohoe-Byde deal did not pass out as advertised enough. Nor could the public blame them if they did when that same public puts a premium on villany, for gambling by bank managers and brokers is nothing else and in fact it is one of the worst kinds of villany. By his transactions and operations this man has no doubt also made some money for

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THE WEATHER BULLETIN.

Toronto, Nov. 2, 10 a. m.—Lake: Fresh breeze from west; fair, cooler weather; sharp frosts at night.

SEASHIP ARRIVALS.

Date	Ship	From
Nov. 1	Hibernian	Baltimore
Nov. 1	Dromedary	Montreal
Nov. 1	Herzog	Quebec
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BANKING REGULATIONS.

Considerable excitement has been occasioned in commercial circles by the changes of irregularities in banking institutions. In one case exceptions in the banking law have been made, and in another case the law has been amended. The question is, what money has been loaned to the directors of the bank? We do not think that the directors of a bank should be allowed to loan money to the bank, and we do not think that the directors of a bank should be allowed to loan money to the bank. The question is, what money has been loaned to the directors of the bank? We do not think that the directors of a bank should be allowed to loan money to the bank, and we do not think that the directors of a bank should be allowed to loan money to the bank. The question is, what money has been loaned to the directors of the bank? 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