THE TORONTO WORLD

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WEDNESDAY MORNING, FEBRUARY 12, 1890

Whatever may be the excuse given, there is justice in the claim put forward by Mr. Clancy, M.L.A., that the time elapsing between the bringing down of the public accounts and the delivery of the budget speech is not sufficient to allow of more than a superficial examination of the figures.

The over-expenditures of appropriations as quoted by the Ontario Supply Bill were: On education, $5300.99; public institutions maintenance, $4843.28; repairs and maintenance, $1357.83; public buildings, $11,985.72; total, $23,437.82. The unauthorized expenditures were $1371.29.

The rabbit pest is alarmingly on the increase in New Zealand. The number of animals killed is largely increased each year, but it does not keep pace with the multiplication of the rabbits.

A bill asking for permission to bridge the Detroit River has been thrown out of the United States Senate. The influence of those interested in lake navigation has proved too strong for the time being, but the current of public opinion is with the river scheme.

The advocates of dual language in the Manitoba Legislature seem to be greater masters of parliamentary tactics and tricks than their opponents, but they will be defeated in the end. A triumph of a day is not sufficient on which to base hopes of permanent victory.

The young Liberals of this city have expressed their approval of state control of railways. The old Liberals have indulged in some harsh criticism of the Intercolonial, however.

A learned professor declares that in about 2200 years the rock over which the waters plunge at Niagara will be all worn away. If he is anxious to bet any considerable amount on it we know a great many people who are quite willing to hold the stakes.

A mob in Marion County, Alabama, took two Mormon elders, stripped them, covered them with tar and feathers and then set fire to them. Such a fiery ordeal is scarcely compatible with nineteenth century civilization.

Already the grasshoppers have appeared in Southern Indiana and the prospect of extensive depredations are excessively good—or rather bad.

Mr. W. T. R. Preston has announced to a Reform convention that the provincial elections will not soon be brought on. Is Mr. Preston authorized to represent the Mowat Government or did he make that statement publicly to throw Conservatives off their guard while his own party are privately informed to the contrary?

Dr. Wilson of East Elgin is making his presence kown in the Dominion House this session, and his voice is heard with greater frequency than usual. The doctor is never so happy as when he can anger an opponent, and he must have been highly gratified when Sir Adolphe Caron lost his temper when accused of enjoying summer trips at the expense of the country. By the way, Dr. Wilson will be opposed at the next election by Mr. A. W. Ingram, the present member of the Ontario Legislature in West Elgin, Mr. C. O. Ermatinger's appointment as junior judge having shelved the Doctor's old-time opponent.

An octogenarian citizen of St. Thomas was killed by a Michigan Central train on one of the principal streets Monday afternoon. This fatality, accompanying as it does an agitation which is being waged for watchmen at level crossings, will serve to strengthen the demand of Calamity City's Council, that the evil shall be remedied.

Reports from Calgary are to the effect that the winter has been very favorable to live stock. On nine farms extending over miles of country the total losses from exposure were but 71 head of cattle (mostly calves) and 110 sheep, about 75 per cent. of which were last year's lambs. Horses are also doing splendidly and will come out in grand order for their spring work.

In Denmark most of the girls are trained in agriculture, which is there an important industry.—Philadelphia Record.

In this country training is not necessary. The girls take naturally to husbandry.

The Prince of Wales, it is reported, was recently fined five shillings for allowing one of his dogs to run at large without a muzzle. His Royal Highness will no doubt hereafter be careful to see that the dog is securely chained up.

The petty efforts of the people of Portugal to give annoyance to English residents must convince anyone that the Portuguese are principally geese.

One of the peculiarities of practical politics is that a motion calling for the figures as to the number of Canadians who have taken up their home in the United States should be made by a Yankee who has taken up his residence in Canada.

There is no occasion for any one feeling Bleu over the passage of the Orange Incorporation Bill.

The Toronto Globe's parliamentary report tells of a speech by a follower of the Premier, noted for his temperance and religious orations, being greeted with loud cries of "Amen" in the House of Commons, which caused "great merriment." The good deacon will no doubt properly resent the irreverent levity of his party in the House.

Was it not a little bit of clap-trap to bring up in the House of Commons the question of the attack on the Salvation Army lassies by some Hull hoodlums? The administration of justice comes within the domain of the provinces, and some of those who supported Mr. Charlton in the matter are the greatest sticklers for Provincial rights.

With the Dominion Experimental Farm located at Ottawa, there does not appear any pressing reason for the establishment of a provincial model farm in the eastern portion of Ontario.

The latest encyclical letter issued by the Pope can be described as one of Archbishop Cleary's letters couched in temperate and dignified language.

Dr. Brien, to justify the statement that there is an enormous exodus from Canada to the States, stated that of 1000 veterinary surgeons graduated by Canadian colleges, 400 of them were now practising in the United States. Very likely. The Canadian colleges have a high reputation in the States, and there are a large number of American students, principally from the neighborhood of Lexington, Ky., now studying veterinary surgery in Toronto. They intend, however, returning to their native country to practise after graduation.

NEW BRIDGE AND PARK

The Chief Topics at the Board of Works Meeting—New Sewers and Block Paving—Tenders Awarded.

At the Board of Works meeting yesterday there were present Ald. Shaw (chairman), Small, Peter Macdonald, Hewitt, Bell, Lucas, Irwin, Carlyle (St. And.), Allen, George Verral, McDougall, Lennox, Denison.

In the matter of City Engineer Jennings, the Chairman stated that official would not be able to take permanent hold of the department for a week at least. Meanwhile what time he could spare from the C.P.R.'s business he was spending in studying the forms of the various city contracts.

The Chairman brought up the question of paving Sherbourne-street from Queen to King-street with scoria blocks. Contractor Brown, whose tender was the lowest, after fully six months' delay, now wanted to drop out because of a mistake he had made in the price of the blocks. Instead of costing 3c., as he had been led to believe, the price was 6c., which would cause him to lose several thousand dollars.

It was ultimately agreed that Ald. Carlyle, Ald. Hewitt, the Chairman and the City Engineer be a sub-committee to report upon the whole question.

The Sherbourne-street Bridge.

The oft-recurring subject of the Sherbourne-street bridge across the ravine was presented in a new form. The cost of the bridge building was put down at $50,000, land damages $45,000, total cost $95,000. The report was sent on to council.

The City Engineer also recommended the opening of a 66-foot street extending along the Rosedale ravine from Yonge-street to Winchester-street as a local improvement, the cost to be approximately $19,000. The land to be expropriated is valued at $19,000, to be assessed on the section equally in proportion to frontage. The report was adopted.

In the matter of Knox College site a petition signed by Sir Adam Wilson and a number of other gentlemen was presented asking that the city purchase the land and buildings and restore the site to its original condition, making it a public park. The Assessment Commissioner estimates their value at $170,000. The petition was tabled.

Sewers were recommended for construction in Davenport-road, Lake-street and lane off Spadina-avenue.

Tenders Awarded.

Tenders for block pavements were awarded as follows: Hamilton-street, cost $1828, to William Cathro: Gordon-avenue, cost $2249, to William Cathro; Brighton-avenue, cost $838, to William Cathro; Birch-avenue, cost $2460, to John McCracken; Peter-street, cost $4890, to John McCracken, John-street, cost $4950; Bridge-street, cost $1502, to A. J. Brown; Mackenzie-street, cost $742, to A. W. Godson.

These tenders for sewers were recommended: Withrow-avenue, cost $2373, to John Farley; Smith-street, cost $1151, to John Farley; Radenhurst-street, cost $875, to J. H. McKnight; Defries-street, cost $432, to John Farley.

The contract for west end sand was given to Ardagh & Leonard for $1 per cubic yard, and for the east to J. H. McKnight for $1.03 per cubic yard. R. Forsythe got the contract for laying the granolithic sidewalk on Queen-street from Spadina to Augusta-avenue at $7 per foot.

"Ayer's Cherry Pectoral has given me great relief in bronchitis. Within a month I have sent some of this preparation to a friend suffering from bronchitis and asthma. It has done him so much good that he writes for more."—Charles F. Dumterville, Plymouth, England.

The Torrens' System of Land Transfer.

The president of the Canada Land Law Amendment (Torrens) Association, Mr. J. Herbert Mason, will deliver an address in the City Hall this evening at 8 o'clock to those interested in the subject of land reform. As most of our people have been land owners, or are land owners, or expect to be land owners or house holders, and have experienced the delays, dangers and difficulties attending the tracing of a title to piece of land from the days of Adam down to the present day, there will no doubt be a great many persons who are desirous of hearing how these difficulties may be obviated. Mr. Mason will point out the great improvement of the Torrens system over that now in vogue, and Messrs. Goldwin Smith, Holmested and other land reformers will address the meeting. The Mayor will take the chair.

That latent force of fluid, which permeates all matter, and which bears the conventional name of Electricity, is widely appreciated and recognized as a means of cure in various diseases. Its effects in the form of Dr. Thomas' Eclectric Oil are shown by the relief of pain, both neuralgiac and rheumatic, as well as the throat and lungs, and in various other healing ways.

The R.C.Y.C. Ball.

The extraordinary demand for tickets for the ball this evening has led the committee to insist upon the carrying out of certain precautions to ensure the comfort of the many guests expected to be present. They have decided that the sale of tickets shall close today at 2 o'clock, that it shall be absolutely necessary that tickets must be presented at the door, and that, to avoid confusion in the street, all carriages must arrive from the west and leave towards the east.

A spring medicine is needed by everyone. Winter food, largely consisting of salt meat and animal fats, causes the liver to become disordered and the blood impure, hence the necessity of a cleansing medicine. The best is Ayer's Sarsaparilla.

Puritan Cut Plug.

is not a "cheap" tobacco; it is manufactured from the finest tobaccos procurable, and is placed on the market not for a day or a year, but for "all time." Those who have tried it pronounce it a remarkably fine, cool and sweet smoking tobacco. As its merits become known, the demand increases. Many years' experience in handling tobaccos, with every facility for manufacturing and purchasing, insures the smoker a good article at a price consistent with the quality of same. D. Ritchie & Co., Montreal, the oldest cut tobacco manufacturers in Canada. 136

One or two bottles of Northrop & Lyman's Vegetable Discovery will purify the blood, remove dyspepsia and drive away that extreme tired feeling which causes so much distress to the industrious and persons of sedentary habits. Mr. W. E. Ellis, druggist, Fenelon Falls, writes: "The Vegetable Discovery is selling well and giving good satisfaction."

La Grippe or Lightning Catarrh.

MR. EDITOR: La Grippe, or Russian Influenza, as it is termed, is in reality an epidemic catarrh, and is called by some physician "lightning catarrh," from the rapidity with which it sweeps over the country. Allow us to draw the attention of your readers to the fact that Nasal Balm, as well as being a thorough cure for all cases of the ordinary cold in head and catarrh, will give prompt relief in even the most severe cases of la grippe or Russian influenza, as it will effectually clear the nasal passages, allay irritation and relieve the dull, oppressive headache accompanying the disease. No family should be without a bottle of Nasal Balm in the house, as cold in the head and catarrh are peculiarly liable to attack people at this season of the year, and Nasal Balm is the only prompt and speedy cure for these troubles ever offered to the public. Easy to use and agreeable. If you cannot get it at your dealers it will be sent post free on receipt of price (50 cents and $1 per bottle) by addressing FULFORD & Co., Brockville, Ont.

The Board's Dicta.

The Council of the Board of Trade have declared against all exemptions from municipal taxations, also for a business tax on agents and against the proposed amendment in the Bank Act, obliging banks to keep open till 3 p.m. on Saturdays.

Out of Sorts.—Symptoms, headache, loss of appetite, furred tongue and general indisposition. These symptoms if neglected develop into acute disease. It is a trite saying that an "ounce of prevention is worth a pound of cure," and a little attention at this point may save months of sickness and large doctor's bills. For this complaint take from two to three of Parmelee's Vegetable Pills on going to bed, and one or two for three nights in succession and a cure will be effected.

Scotch Whisky for La Grippe.

I have some of the finest brands of Scotch whisky, which is so strongly recommended in Europe for la grippe. William Mara, wine and spirit merchant, 280 Queen-street west. Telephone 713. 135

GETTING DOWN TO BUSINESS.

THE ASSEMBLY'S BRIEF BUT BUSY SESSION YESTERDAY.

The Treasurer's Financial Statement Will Be Presented To-morrow—Mr. Clancy Wants Quick Returns But Says Nothing About Small Profits—Mr. Wood's Secret Ballot Bill—Notices of Motion.

At the Ontario Legislative Assembly yesterday Mr. Clancy asked for an order of the House for a return showing the dates in each year from 1884 to 1889 inclusive on which the Legislative Assembly was convened and prorogued, also dates during each session of the Assembly on which all reports presented by order of the Assembly were presented during the same years.

In moving for his return Mr. Clancy referred to what he considered the delay in preparing some of the reports. For instance, the public accounts were seldom brought down until nearly 18 or 20 days after the House was in session. The Ontario session was not a very long one, and through such delay valuable time which might be devoted to the Public Accounts Committee was wasted until other important committees claimed their attention. He also gave figures showing the late date when the Agricultural College report has been brought down in previous years. There certainly existed in his opinion a great laxity that these reports were not brought down and placed in the hands of the members at an earlier date.

The Provincial Treasurer replied that so far as the public accounts were concerned Mr. Clancy could have no ground for complaint. There could not be instanced another province or legislature where the accounts were brought down as soon as in Ontario. At Ottawa and in Quebec Province they had seven months in which to prepare their accounts, and could therefore present them by Dec. 31. In Mr. Ross' opinion it reflected the greatest credit upon those having this branch of public business in charge, that they prepare the accounts as expeditiously as they do.

Mr. Clancy's motion for a return was then carried.

Mr. Marter's motion for an order of the House for a return as to the dues on pine trees was allowed to stand.

To Mr. Ingram's question as to whether the Government received a resolution from the Trades and Labor Council of Toronto in favor of a legacy duty being imposed on legicies payable to collateral relations; whether the Government intend to accede to such resolution or to take any action thereon,

The Attorney-General replied that the Government was not prepared to take action in the matter this session.

A Batch of Petitions.

There were some important petitions presented yesterday. Through Dr. Gilmour North Toronto petitioned to be made a corporation under the name of "The Corporation of the Town of North Toronto," to consist of the present village and certain other portions of York.

Mr. Freeman presented a petition from the Land Security Company to amend the act providing for the transmission of shares, debentures, debenture stock by death or by means other than transfer.

A petition from the Toronto, Hamilton & Buffalo Railway Company was presented by Mr. Harcourt. They desire certain amendments to the act of incorporation so as to substitute for the words "any other railway company" the words "Grand Trunk Railway Company" or "Canadian Pacific Railway Company of Canada." They further desire power to issue bonds to the extent of $40,000 per mile for each mile of construction or under contract to be constructed; also power to secure such bonds by a mortgage on the railroad and undertaking and to have the capital stock increased from one to two million dollars; also to be authorized to extend their line of railway from a point at or near Hamilton to a point in Brant County in or near Paris, to a point connecting with the line of the Brantford, Waterloo & Lake Erie Company.

Mr. Balfour petitioned for an amendment to enable the Amherst, Lake Shore & Blenheim road to extend their line to Simcoe.

Advocating the Secret Ballot.

Mr. Wood of Hastings got a first reading for his bill to provide for a secret ballot. It does away with numbering the ballot and counterfoil and makes it a secret act on the part of the voter. It also brings the Ontario act into harmony with the Municipal Ballot Act.

Mr. Wood is of opinion that there can be no possible objection to have one system for both class of elections and for having the Ontario Election Act so amended that the ballot becomes what it was intended to be, namely, secret, as the present ballot is not.

Mr. Stratton also introduced a bill which proposes that in cities and towns where there is no county representation on the High School Board the members thereof shall be elected the same as public school trustees and not appointed by municipal councils.

A couple of bills were introduced by the Attorney-General yesterday. One of them relates to the jurisdiction of the Court of General Sessions and the other to persons professing the Jewish religion.

The Provincial Secretary yesterday brought down a return respecting the study of English in those schools in which the French or German language prevails. The regulations contained therein have been already published. He also laid on the table the public accounts. Mr. Mowat announced that the Provincial Treasurer will present his financial statement on Thursday.

Notices of Motion.

To-morrow Mr. French proposes to ask: Has the attention of the Government been called to the allegation that certain of the pupils receiving instruction in the convents in the city of Ottawa have been returned as pupils in attendance at the Roman Catholic separate schools? 2. Whether any enquiries have been made with a view to ascertaining if such allegations be true, and the result of such enquiries? 3. Whether the Government has reasons to believe that the alleged practice is followed elsewhere?

Mr. Harcourt—Enquiry, in view of the fact that more than 20 women physicians are now employed, with excellent results, in state institutions (hospitals and asylums) in the United States, and that Massachusetts, Pennsylvania and Ohio have taken legislative action in this direction, is the Government considering the desirability of securing for the unfortunate insane women of this province the services of educated expert physicians of their own sex?

Dining at the Gubernatorial.

The following were guests at the Government House dinner last night: Hon. Oliver Mowat, Attorney-General; Major Vidal, Mr. K. Chisholm, M.L.A., Mr. W. R. Meredith, M.L.A., Mr. A. Robillard, M.L.A., Lieut.-Col. Otter, D.A.G., Mr. C. Mackenzie, M.L.A., the Hon. Jacob Baxter, the Speaker Legislative Assembly, Mr. C. C. Field, M.L.A., Mr. J. S. Miller, M.L.A., the Hon. A. S. Hardy, Commissioner of Crown Lands, Mr. A. B. Ingram, M.L.A., Mr. A. Evanturel, M.L.A., Lieut.-Col. Grey, Mr. W. H. Hammell, M.L.A., Mr. P. Guthrie, M.L.A., Mr. R. A. Lyon, M.L.A., Lieut.-Col. Alger, Mr. W. Garson, M.L.A., Mr. John Leys, M.L.A., Mr. A. S. Allen, M.L.A., Mr. W. W. Meachan, M.L.A., Mr. T. D. Craig, M.L.A., Lieut.-Col. Gilmore, Clerk of the House, Mr. A. F. Wood, M.L.A., Mr. J. Fell, M.L.A., the Hon. Charles Drury, Minister of Agriculture, Mr. G. W. Monk, M.L.A., Mr. F. J. French, M.L.A., Lieut.-Col. Dawson, R.G., Mr. F. C. Stewart, M.L.A., Mr. G. Hess, M.L.A., Lieut.-Col. Hamilton, Q.O.R., Dr. J. T. Gilmour, M.L.A., Mr. D. Creighton, M.L.A., Mr. R. H. Preston, M.L.A., Dr. A. McKay, M.L.A., Mr. H. P. O'Connor, M.L.A., Captain John I. Davidson, president Board of Trade, Mr. I. Master, M.L.A., Mr. J. Rorke, M.L.A., Mr. J. S. Cruess, M.L.A., Mr. J. B. Freeman, M.L.A., Mr. G. Pacaud, M.L.A., Mr. E. W. B. Snider, M.L.A.

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

Miniatures.

Before going elsewhere call at the studio of H. E. Simpson, 41 King-street east, and see his beautiful miniature photos, $1.50 per dozen, cannot be equaled in Canada. 136

Caswell, Massey & Co.'s Emulsion of Cod Liver Oil, with Pepsin and Quinine, is recognized as the best preparation known. Prescribed by the leading physicians. W. A. Dyer & Co., Montreal.

"JOHN BULL AND SANDIE."

The Renowned Max Hits Off the Englishman and Scotsman.

Max O'Rell gave the second of his lectures last night in the Pavilion on "John Bull and Sandie Macdonald."

The speaker portrayed in trite style and humorous language the peculiarities and characteristics of the Englishman and Scotchman, comparing the former with his own countrymen, the French. John Bull was characterized by coolness, courage and the thickness of his skin. His great acquisitiveness was shown in the magnificent possessions he had acquired. He approached uncivilized countries with the bible in his hand. Soon the natives had the bible and John had the territory.

John Bull was the owner of possessions on which he boasted the sun never sets. Probably that is because the sun can't trust the rascal. In America he didn't possess as much as he used to—and says he don't want to.

The Scotchman was an Englishman dressed in a peculiar style. He was frugal, persevering, industrious—and humorous. He was strong as the granite of his native hills. No one was more certain of Heaven than he and no one less eager to set out to get there. He trusts in God—but relies on his own resources. He is not easily won over, but when once he is your friend he is your friend for ever. He can read, write and reckon—especially reckon. Jews never got a footing in Scotland. One went to Aberdeen once, but left next day with his traps. When asked if he left because no other Jews were there he replied no, they were all Jews. The Scotch were the most democratic people in the world—socially. They believed in the saying that the cat has a right to look at the king, and they act on the principle. If we should ever have to give an account of superfluous words used in this world Sandy would be all right. The speaker then gave several illustrations of the Scotchman's humor. In his opinion the Scotch were the great sinew of the British Empire.

The large audience gave frequent evidence of their appreciation of the speaker's sparkling wit and went away delighted.

A Winter's Tale.

Last winter my little girl caught a severe cold which lasted all season. I doctored with everything I could get but to no avail. Finally I got Hagyard's Pectoral Balsam and gave her two doses which improved her and in a week she was entirely cured by its use.
MRS. C. NORMAN, Cornell, Ont.

OUR BIG GUNS.

The Circling Year Brings Round the Artillerymen's Business Meeting—The Year's Officers.

The annual meeting of the Artillery Association of Ontario was held yesterday in the Rossin House.

Major King of the Welland Field Battery, president of the association, occupied the chair, and the following members were present: Lieut. S. H. Irving, secretary; Major Van Wagner, Hamilton F.B.; Major Mead, Toronto; Lieut.-Col. Morin, M.L.A., Messrs. Hood, first B.F.A.; Bankier, Hamilton; Malloch, S. E. W. Irving, Toronto F.B.; R. Johnson, E. J. Smith, G. S. Cox, F. W. Jones, B. Bennett, F. E. Macdonald, F. W. Stockwell, J. Miles, W. MacDonald, Capt. J. P. Beatty, Toronto F.B.; Dr. J. E. Elliott, A. W. Dodd, S. Beaty, S. Humphrey Irving, Robert Miles and others.

The first business that came under consideration was the question of affiliation with the Dominion Artillery Association. The matter was discussed at length but no action taken.

A proposal to send over a team to England to compete against the Royal Artillery met with unanimous approval, and several gentlemen present volunteered to subscribe $100 each on behalf of the scheme.

A resolution of thanks to the Ontario Parliament for grants was carried and Secretary Irving was voted a grant of $100 for his good work in the association.

The following officers were elected:
President—Major King (re-elected).
Vice-Presidents—Col. Mackenzie, Major Van Wagner, Dreman and Hood.
Executive Committee—Col. Irwin, Majors McLean and Mead, Capt. Hendrie and Major Nicholls.
Secretary—L. H. Irving.
Treasurer—Robert Myles.
Auditor—Major Delamere.

The receipts for the past year are $1400 while the expenses are $1200, of which $1100 has been paid out in prizes.

At the close of the meeting the members adjourned to the House, where Major Hood was presented with a silver cup by the Attorney-General on behalf of Major Nicholls.

Run Over on the Track.

About 9 o'clock last night the C.P.R. train from the east ran over a man who was walking on the tracks near Bloor-street. The ambulance was summoned and the injured man conveyed to the hospital, where it was found that he had sustained a compound fracture of the right leg above the ankle joint. His skull was also found to be seriously injured. The man's name is William Lougheed. He is a carpenter by trade, residing at 16 Mansfield-avenue. At 12 o'clock last night he was resting quietly.

The Montreal Plasterers' Strike.

MONTREAL, Feb. 11.—It is estimated that the plasterers' strike is costing $900 a day in wages lost to the men. Negotiations are pending to bring a staff of plasterers from other parts of Canada and the States.

First Help for the Wounded.

In all cases of wounds, bruises, sores, cuts and sprains prompt action is necessary and the wisdom of those who keep Hagyard's Yellow Oil on hand is demonstrated. It is a prompt, effectual and reliable cure for all injuries, croup, rheumatism, sore throat, etc. Use internally or externally.

Personal Mention.

Hon. Mr. Mercier is suffering from a mild attack of congestion of the lungs.

Mr. W. Dineen is off to New York to purchase his spring stock of hats and caps.

After a lingering bronchial affection, which began last November, Mrs. Agnes Thompson has at last obtained medical permission to sing on Friday evening at the University conversazione.

Mr. G. R. Van Norman, traveling freight agent, Ontario Division C.P.R., has been appointed district freight agent with headquarters at Detroit, and is succeeded by Mr. H. Munro Grier as traveling freight agent.

Mr. William Burns of the Knickerbocker Ice Company and Mrs. Burns, who have been confined to their rooms for the past six weeks through a virulent attack of la grippe, are convalescent. Mr. Burns' case was aggravated by a severe cold in the left ear, which compelled him to undergo several painful operations.

Put this down in your memorandum book: "Bring home a tube of 'Jelly of Cucumber and Roses' to my wife. She want's Dyer's." Druggists keep it. W. A. Dyer & Co., Montreal.

From Police Blotters.

Frank Granger, 40 McGill-street, was arrested yesterday on a charge of larceny.

Inspector Detective Stark is around again after a three weeks' attack of "la grippe."

James Spring was arrested yesterday on a charge of threatening to kill William Claremont. The detectives want an owner for a pea jacket found yesterday in possession of a suspected thief named Frank Granger.

Edward Smith, 10 Francis-street, was arrested for trespass on the premises of Patrick Sweeney, 111 George-street.

S. M. Goodall writes The World that Goddard and Parker, arrested on a charge of felony, did not reside at 145 Dovercourt-road, the address they gave when arrested.

E. J. Perry's store, Sumach and Wilton-avenue, was patronized by a thief on Monday night, and in consequence Mr. Perry is just out $18.

On the charge of breaking windows in the Russell House, Thomas McLean and James McLean were yesterday placed behind the bars.

Fred Stephens of Simcoe-street was arrested by Policeman McCrae yesterday, charged with stealing old iron from the Toronto Street Railway workshops.

Nettie Clarke, 103 Centre-street, reports that she had stolen from the above address on the 7th inst. a gold necklace, 15 yards of black silk, four skirts and other articles.

John McLaughlin, 29½ Bright-street, was arrested by Detective McGrath yesterday on a charge of highway robbery. On the same charge James Murray, alias Walker, a sailor, 235 Bathurst-street, was arrested by Detective Burrows. The complainant is John McCormack of Woodbridge, and he says he was robbed of $180.

Use the safe, pleasant and effectual worm killer, Mother Graves' Worm Exterminator; nothing equals it. Procure a bottle and take it home.

Little Lucy's Luck.

"I had a disease of the skin for which ma tried everything she could think of but without effect, but the first bottle of Burdock Blood Bitters I tried I found relief. It gave me great satisfaction."
LUCY VENABLES (age 11),
Boissevain, Man.

Mungo and Cable Cigars.

need no recommendation, the millions sold annually is sufficient proof of their superior quality. S. DAVIS & SONS, Montreal. 136

THE GREAT CANADIAN BANKS

MR. HAGUE ON CANADIAN AND AUSTRALIAN BANKING.

An Answer to Mr. Turner of Australia—The Functions of Canadian Banks—The Commerce's Fine Structure—The Annual Addresses at Our Annual Meetings Defended.

[From a Letter in The Bankers' Magazine, London.]

SIR: The paper by Mr. Turner on "Canadian and Australian Banking" which appeared in your issue of November, contains not only serious misstatements of fact, but it is calculated to convey erroneous impressions generally with regard to banking in Canada. I trust to your courtesy to be allowed to make a few corrections and explanations.

1. It is entirely erroneous to state that the Banking Act of Canada is an ephemeral affair, having been passed in 1886 and coming to an end in 1891. How such an error could have arisen it is difficult to conceive. Had the Parliament of Canada perpetrated so foolish a piece of legislation it would have been trifling with the most important interests of the country. The truth is that the Canadian Banking Act was passed in the year 1871. It was a consolidation, with amendments, of many previous acts of the same general character under which existing banks have been chartered to carry on business. Its period was fixed at ten years, like more which preceded it. In 1881 various amendments were made to it, all in the direction of conserving the interests of the public and the rights of creditors, and a further period of extension took place to 1891. During its next session the renewal of this act will be brought before Parliament, and it is possible that instead of ten years a period of twenty years may be inserted as reasonable, the act having proved on the whole workable and serviceable.

2. Another singular misstatement is that banks in Canada are prohibited from lending on goods, wares and merchandise. This is the exact contrary of the fact. Banks in Canada are prohibited from lending on real estate, but are expressly permitted to lend on goods, wares and merchandise. Many sections of the act relate to the manner in which such loans shall be made. Clauses are introduced to guard against the abuse of such a power. The rights of other creditors are carefully protected and the interest of the borrower is guarded against any possible arbitrary action on the part of a bank.

3. The statement that in the matter of failures Canadian banks show to disadvantage as compared with Australian is also incorrect. Mr. Turner took leave to say that Canadian bank failures have been "alarmingly numerous" during the last twenty-five years. I must take leave to say that this kind of talk is nonsense. There have been twelve failures out of a total of fifty-five banks in twenty-five years, which is nearly the same proportion that has been shown by the banks of Australia, viz., seven out of thirty-five. In every one of these cases the noteholder has been paid in full. In addition, three banks have gone into liquidation without closing their doors, paying their debts in full, and making a large return to their stockholders. Three others have been amalgamated with larger institutions. Mr. Turner refers to a miserable abortion called the Provincial and Suburban Bank, by which the money of creditors was lost in Australia. One of the banks he criticises, the Central Bank, Toronto, was "a miserable abortion," having a short-lived existence, starting on a fraudulent basis, and being watched with suspicion by its confreres from the beginning to the inevitable close. Such things happen in every country.

4. It is entirely erroneous to state, as Mr. Turner does, that the banking returns of Canada are so elaborate that they are never printed by our journals and never noticed by the public. It is a pity that a banker should commit himself to misstatements which he might so easily have avoided had he taken the trouble to inform himself of the facts. These monthly bank returns are regularly published, analyzed and commented upon by the leading financial journals of the Dominion, each of which has a monthly article on the subject. They are published in extenso in the daily journals of Montreal and Toronto, and whether published in full or not are always commented upon.

5. It is a gross blunder on Mr. Turner's part to cite the sensational gossip of a penny-a-liner in an evening paper as the utterance of a "local bank record." Such trash as Mr. Turner demeaned himself to quote could no more appear in the banking journals of Canada than they could in your own columns or in those of The Economist.

I dwell on these misstatements of fact with regret, as they make it evident that Mr. Turner has paid only the most cursory attention to the subject. A banker, of all persons, should avoid inaccurate statements.

A long comparison is made between banking in Australia and banking in Canada. But no fair comparison can be made between countries which are so entirely dissimilar in their antecedents, climate, productions and development. Canadian bankers have long known, for they read the reports in your columns, that the banks in Australia had far larger deposits and did a far larger business in proportion to their capital than the banks of the Dominion. But is this the fault of Canadian bankers? One would suppose from the tone of Mr. Turner's address that bankers created the deposits which they enjoy, and that they had themselves brought about the train of circumstances which resulted in the magnificent business which they are doing. But bankers are not creators of deposits. It is the circumstances of the country that create deposits. Canadian bankers did not clear our forests and make our farms. Neither, I presume, did Australian bankers create its gold mines and ranches. A banker in a country like Canada is no more to blame because deposits are scanty than is a banker in Australia to be praised because deposits are plentiful. If the public of Canada entrusted Canadian bankers with as large an amount of money as the public of Australia does Australian banks, Canadian bankers would doubtless know how to make good use of it.

The comparison of deposits, however, is not fairly made unless the whole truth is stated, namely, that a large amount of the deposits of the people of Canada is placed with loan and mortgage companies, who are authorized to receive such, and some of whom are in as good standing as the banks themselves. In this respect they are practically savings banks. The Government of the Dominion also, by the high rate of interest allowed in its postoffice and other savings banks, has secured a large amount of deposits. Bankers in Canada have their own opinion about the action of the Government in this matter. That they disapprove of it goes without saying. If the whole of the deposits of the people of Canada are compared with those of the people of Australia the difference between them would not be so great. It should also be borne in mind that the people of Canada own almost the whole of their banking capital, differing in this respect from the people of Australia.

The real question with regard to both countries is this: Have the people of Canada made as good a use as it was possible of the circumstances of the country in which they have been placed by Providence? Have they made the best of such opportunities as they have enjoyed? No Canadian need fear a comparison in this respect either with Australia, with any part of the United States, or with any country in the world.

The use that has been made of our opportunities may be illustrated by a few statements of fact:

1. When the first attempt was made, within the memory of men now living, to establish a bank in Upper Canada (now the Province of Ontario) the country was slowly emerging from the vast tracts of forest that covered it. A bank was organized under an act of the Colonial Legislature. One of the provisions was that £10,000 currency (£8000 sterling) must be paid up before it could commence business. At that time, or soon after, the mines of Australia were pouring out gold by the million. Yet such was the paucity of actual money in Canada that, though the whole country was canvassed from end to end, it was impossible to collect such a paltry sum as £8000 sterling. There was not as much floating money in all Upper Canada at that time, and the last £2000 had to be borrowed from the military chest. Yet large wealth was gradually being created in the shape of cleared farms, which in due time brought out material for exports and banking. In Ontario now the capital and deposits of the banks and loan companies amount to more than £25,000,000 sterling, in addition to which the province contributes at least £4,000,000 to the deposits of the Dominion Government.

2. In 1858 the deposits of all the banks of Canada put together amounted to £2,600,000. At that time there were no loan company deposits and none with the Government. Bank deposits represented the whole accumulations of the people. This sum has grown since 1858 to £41,300,000, the amount stated in the latest Government returns. A growth of sixteen-fold in thirty years cannot be called slow.

It is such a record of progress that inspires Canadians with satisfaction with their lot and a solid confidence in the future. This confidence is enhanced by the recent opening up of great tracts of territory in the Northwest of a different kind to any Canada ever enjoyed before—namely, prairies which need no clearing of forest before the plow can be driven through the soil. Our development in mining and manufacturing is of comparatively recent date, but they are making steady progress.

Mr. Turner is pleased to make merry with the style of our bank buildings, and speaks of the interior of the Bank of Montreal as being as gloomy as the Bastile. I am not old enough to have seen the Bastile, and do not know how gloomy it was. But I know this, that persons in a foreign country often see with their imagination rather than with their eyes. We have had abundance of experience of this kind with tourists visiting Canada. We have another in Mr. Turner himself.

The interior of the Bank of Montreal might strike a person of another style of imagination in a different way. Such a one might fairly describe it as a blaze of gold, marbles and fresco painting. Such a description would be accurate enough, though the ornaments, of many previous acts of the same general character under which existing banks have been chartered to carry on business. Its period was fixed at ten years, like more which preceded it. In 1881 various amendments were made to it, all in the direction of conserving the interests of the public and the rights of creditors, and a further period of extension took place to 1891. During its next session the renewal of this act will be brought before Parliament, and it is possible that instead of ten years a period of twenty years may be inserted as reasonable, the act having proved on the whole workable and serviceable.

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