THE TORONTO WORLD ficiality is bearing fruit every year we must ask its promoters to answer. "If a ent Morning Wewspaper



st fews from all Quarters Accurate, Reliable, and Free of Bias.

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ADVERTISING RATES.

FOR BACH LINE OF NONPARELL

MONDAY MORNING, OCT. 15, 1882.

A CHANCE FOR A BRUSH. If the doughty Sir Richard is spoiling for a fight now is his time we should say. There pust soon be a new election for Lennox, and why not seize the opportunity of challenging any government champion that dare to meet him on that battle ground, where he himself would be, as it were, on his native heath ? We should think it quits among the probabilities that the ex finance minister will show up in Lennox to meet any tory Richmond who may take the The opposition needs him badly in the house, every time that the tariff question and matters financial come up. Mr. Blake hangs back, either because he does not understand the trade controversy. r for some other reason. In the presen ouse he has left it to Mr. Patterson and Mr. Charlton, with no very conspicuous auccess as the result, it must be said. Were Sir Richard in the house again, the inevitable annual debate on the tariff would not be so one sided an affair as it was last

Suppose Sir Richard to take the field in Lennox, would Sir John be candidate on the government side? We should think not ; in fact. speaking reasonably, it would scarcely be fair to ask him, except as a matter of courtesy. The premier has no surplus of good health and strength, and it would really be asking too much to demand that he should, under the circumstances, go through he ordeal of a hard election contest. And an extra hard one it would be, to a certainty, with Sir Richard as the opposition candidate.

in the shape of defalcations. It is not evidenced alone in the performance of clerical duties. Reports on clients and got the certificate, and put it in his hat, bear its stamp. A private report on a client and his hat happened to blow away, he should contain description of character, would lose the title to his lot, and would be busiuess knowledge, habits of life, extant of put to great expense and trouble before be business and known means. What should could get another." be a matter of minute investigation and Jay Cooke has not only paid dollar for studious reflection is attended to in a spare collar of his vast indebtedness, says the Rehalf hour, the material being mainly drawn porter, but is now worth at least a million from hearsay rather than personal knowdollars, fortunate mining speculations in ledge. What wonder that directors fall into Colorado having again made him a millionsire. The other members of the old firm rror ?

The one absolutely necessary qualification in a bank officer is a sterling character. Fidelity to high principles and a love of work are the tests of excellence. Man is a mere imitator, and when officials in commanding positions show themselves to be selfish speculators, wanting in principle, we may rest assured that the fruit of their evil example will sooner or later become apparent in their employes.

any other Englishman. THE LAND QUESTION IN SCOTLAND. Mrs. McDougall, whose letters on Ireand over the signature of Norah, created so much interest not long ago, writes in the Montreal Witness concerning some Scotch

man giving a night's shelter to his married son.

8 The right to forbid keeping a dog. 9.

James' story, The Impressions of a Cousin landlords. Going over fact ; made known and of the two-part California sketch by in the report of the recent commission that Robert Louis Stevenson, The Silverado investigated the subject she shows us a state of things in the Scottish highlands and Squatters; also a complete short story by the arthor of Guerndale, and the fourth inislands about as bad as anything we hear stalment of The Bread-winners. from Ireland. Here are some of the opessions to which the poor people of the Apropos of Matthew Arnold's visit and of Skye have to submit, and some nerica, Professor Beers of Yale will disof the "rights" which are enforced by uss, in Open Letters of the November

have also done well.

their meroiless landlords. 1. The right entury, Matthew Arnold's curious criticism to turn out a tenant although his rent is on American civilization, published nearly paid. 2. The right to repeat and re-repeat two years ago. In a humorous, yet apprethe eviction whenever the land is brought ciative vein, he will point out the value, to into a state fit for grazing purposes. "My America, of the gospel of "sweetness and light," and the peculiarities of the American father was evicted four times to make way for sheep."-Malcolm McCaskil!. Neil Philistines. Nichelson testifies of a widow with her

children thrown out of her home-no reason It will probably turn out that the victory given. "Her rent was not in arrears." 3 of the democrats in Ohio was owing mainly The right to compel a tenant to exchange a to the large prohibition vote, which as is good stone dwelling house for a stable of well known, draws most of its strength bothy, because the house was wanted for a from the republican ranks, Ten thousand, votes taken from two regular party tickets, ground officer. 4. The right to strip the oofs off the houses and pour water on the and cast for prohibition, mean three times fires. 5. The right to fine a man for taking or more, probably six times as many lost to a lodger, and add the fine to the rent. 6 the republicans as to the democrats. As The right to fine a man for losing his temper, far as yet appears, at this distance, the and to make the fine a rent charge as long liquor question has been the real dividing is thought fit. 7. The right to forbid a

uestion of the day in Ohio, while the tariff question was away in the background all the time.

ovel, Dr. Sevier, the first part of Henry

The right to be displeased if a man goes or his own pasture during the shooting season. Coming so soon after the death of the 10. The right to forbid any merchant of the Russian novelist, Alfonse Daudet's reminisplace selling goods under a money penalty concess in the November Century of Tour-gueneff in Paris and the full-page portrait painted from life for the Century, will have a special interest. Daulet was a member constant of the contract of the cont to be added to the rent. 11. The right to exact from an incoming tenant the arrears due by an outgoing tenant, and to evict ard should come forward in Lennox. Not only does his party need him very much in the landlord's interest, 13 The right to compositions personalities. The anecdotes he in One special reason there is why Sir R ch- him afterward. 12. The right to compel light on the private character Bills discoursed. of Tourgueneff and on literray fellowship in Paris. When the paper was written, early permission wherever found. 15. The right last summer, Tourgueneff was very ill, and Daudet describes his last visit to him at that to demand that all all purchase money paid It is worth while to contrast the practices of our stock exchanges with the stock exchange of London, England. There every broker comes under an obligation pel the people to buy tools from the land. not to have any transactions with lord to do his own work. 18. The right persons in banksor other public companies, high or low, from the president to we require proves it to have succeeded; the to do laboring work without pay and to the junior clerk. Here, these people are very thing that protection was designed to refuse him permission to pay a subsitute. the most constant customers of the brokers. bring about, having been accomplished 19. The right to evict, and afterward to What is the consequence? The Exchange But opinions differ on this point. The fine the evicted one ten shillings and £8 bank breaks, after its president has used sterling of costs for the crime of taking its funds to bull the stock; a barber bor the cotton tr de good occasion for renewing shelter in a stable when without a roof to rows securities and goes to the penitentiary cover him. 20. The right to assess for numbers of persons live on a volcano and roads, which are not made, necessitating the are daily in danger of being overwhelmed. carrying of all burdens on the backs of the Cannot our stock exchanges reform their people. 21. The right to forbid the rules and alter their practices ? crofters to keep a horse. "The wives and children are the horses, the creel is on A Smart Man their backs continually," says Roderick McKay. 22. The right to forbid the is one who does his work quickly and well. This is what Dr. R. V. Pierce's "Golden Medical Discovery" does as a bloed-purifier tenants marrying, and to evict if they disand strengthener. It arouses the torpid liver, purifies the blood, and is the best obey. 23. The right to evict when the remedy for consumption, which is scrofulous disease of the lungs. crofter is ten shillings in arrear and to charge ten shillings more for the notice of eviction. 24. The right to object to On Wednesday morning Mr. Ænas Macpeople gathering whelks on the shore opauley had four fingers of his right hand torn in a plainer at Ramsay's carriage factory, posite their own door. 25. The right to forbid the tenants showing hospitality to Drillia strangers. 26. The right to forbid a man's -Scene on entering drawing room wife, who was working for the landlord without pay, to come home to prepare food for him after a four month's absence at house—Yes, I an very well pleased with my suite; last week I had occasion to pass the upholstering warerooms of T. F. Cum-mings & Co., 349 Yonge street, I saw this. the fishing. Landlords who assert such "rights" as these constitute a real danger to the state ; because their oppression of the people prosuite in their window, the price only being \$75, 1 was convinced at once I could not vokes widespread discontent. The elas-ticity of the British constitution, of which do better elsewhere. we have heard so much, will be tested to

MULIONS BANK. Annual General Meeting. The annual general meeting of the Mol-sons Bank was held at the banking house, get a certificate of ownership of his land,

The President having taken the chair, the Jeneral Manager, Mr. F. Wolferstan Thomas, ead the following ANNUAL REPORT.

Gentlemen,-At the last annual meeting appearances justified your Directors in foreshadowing an increased dividend for the ensuing year. Our expectations have been realized and a dividend of eight per cent. has been distributed.

Within a week of the closing of our finan tial year we felt assured of our ability to

Lord Coleridge at New York on Friday have increased the rest by \$100,000, besides night wished it understood that he spoke for carrying forward a considerable sum to himself, and speaking for himself he did not profit and loss account. A serious loss, shrink from calling himself a radical. lowever, has been entailed by advance on forged bills of lading, for which While admiring Mr. Glads: one and supporting him to the best of his ability, he found full provision has been made. After amply appropriating for all other bad and himself more commonly in agreement with the political course of Mr. Bright than with douttful debts, and carrying forward to profit and loss account \$38,427.73, your Directors have still been able to add \$75.000 to The fiction in the November Century the rest, which now stands at \$500,000. clude first chatters of Mr. Cable's new

equal to 25 per cent on the bank's capital. In May last a new branch was opened at Aylmer, Ont., which bids fair to be profit-Since we last met, all the branches of the

Bank have been inspected and found in good order. We again express our satisfaction with the manner in which the officers of the in-stitution have performed their duties.

THOMAS WORKMAN, President.

GENERAL STATEMENT

of the affairs of the Molson's Bank on t 29th September, 1883 Capital authorized Capital paid up. n Government de payable on de-40,124 75 Provincial Government de-posits payab a on de-mand. 4.611 93 mand. ther deposis psyable on demand.... 2.223 601 03 Other deposits payable after notice..... Due to other banks in Can 2.447.267 14 225,419 9 Fifty-s xth dividend

255,014 9 87,460 21 8 -,427 73 500,000 00 80,000 00 4,070 10 etc . 75,308 61 -\$9,808,122 1

Specie\$313,557 55 Dominion notes. 443,144 00 \$756 701 55 lotes and cheques of other 248,595 49 Banks.... Balances due from other Banks in Canada..... Balances due from Domin-109.029 27 6,043 60 6,791 00 80,342 91 7.122 646 95



THE SPORTING

The World will at all friends throughout the country prompt and careful attention

議

Fred Plaisted and Wallace barked in the saloon business Maurice Daly will sail for I bot J.cob Schaefer denies the

in his company. The warriage in Montreal a Mr Joseph Dion to Miss Mar of New York has just been m Wm. Steele of Morris Run cep'ed George Hazael's challe man a twenty-mile race for \$5000 a side.

Laycock recently offered to in Australia and give \$1500 upon Michael Rush offering match under these condit begged to be excused.

J mes Ten Eyck challe Courtney to a three mile, with for \$500 a side, the race to tal the Hulton course on the A P teburgh. There is not a artney accepting.

Rudolph recently turned where he unexpectedly arrive He startles the American billi week by announcing in the mire to play anybody in Ame france at the balk line game. Jacob Schae'er will not meeting with Maurice Vign George Slosson. Schaefer sa for France on Oct. 16 or 17, 7. turos he will be willing to bil iard players in the count fime.

time. C. A. Harriman, whose feat in walking 100 miles withou track set Truckee, Cal. a months ago, walked 122 mi B'oomfie'd, Cal. a fortnight mame conditions, covering the hours and 55 minutes. The six lays' tournament Alfred exhibition building, brought to a conclusion Aug. 1 the mutual consent of comp following were the results:

following were the results: Campbell 425, Taylor 419, Le Dermott 354, Ewins 304 mile

Dermott 35.4, Ewins 304 mile Nr. Tom Spellman of H that the Halifax rowing asso satisfied with Albert Hamm's year. He says Hamm's style power is appreciated by the as-himself. If any double soill made, Conly, who, Mr. Spellm longer under the association's again become Hamm's pattern Melbourne, Australia, pape nnounce the defeat of Edward W. Beach in a race for \$500 champion course, Paramatta r Beach got decidedly the best o but hy a pplendid spurt Tri level with him and at the 100 in the lead. At the mile point ened his stroke and took first ened his stroke and took first he never, relinquished, altho made repeated efforts to regain The winner's time was 22 min won by about five lengths, return match, Trickett havi first The third match betw and Beach took place ou Au sulted in a win for the latter, conrae in the unprecedented to 42 sec., with his opponent for

are now vigorously trying to fan into a fresh flame the quest on between protection and 14. The right to seize cattle sold without free trade. The Hamilton Times and the Winnipeg Free Press have jointly and severally resolved that the reform party will for stock or grain be paid into the agent's die of dry tot if it does not at an early day hands. 16. The right to fine a man for sellthe its stand fairly and squarely on "a tar-iff for revenue only." It is contended by them though it was offered first to the factor and that overproduction of oction goods, and refused. 17. The right to exact free combination among the manufacturers, prove labor in seed time and harvest, and to comprotection to have failed. The more rational view would be that our having progressed so far as to be able to make all the cotton goods to compel a tradesman to leave his bench Globe, too, sees in the changed condition of the war against the N. P. The friends of the N. P. should be prompt to take up the challenge, and to fight it out again on that line. "Lay on Macduff."

BANK OFFICIALS. When the Consolidated bank failed its directors protested that they were totally unacquainted with many ugly facts which the failure brought to light.

The directors of the Exchange bank are now uttering similar protestations of ignorance.

From this we conclude the directors of a bank depend alone upon the general manager for information. It appears that this official receives all reports and statements, and presents them to the board or suppresses them, as it may suit his purpose. The inspector's position is not as important as we at first supposed-he is simply an assistant. The approval of his senior is his ambition. The knowledge that an exceptional thing is permitted by the general manager is all that he requires to become prejudiced in its favor. In fact, his aim is, apparently, to win the approbation of his superior rather than to serve the best interests of the bank. This is altogether wrong. The inspector should be appointed by and directly responsible to the directors. Every office, particularly the head office, should te inspected every half year. The reports should be read by him before a full meeting

of the board, of which the general manager is a member.

If this were the rule, careless directorates could never plead ignorance of the existence bility, or the character of a security. These reports should not be criticisms, but plain statements of fact. Directors are usually clever enough to classify a fact without the assistance of an inspector.

An inspector's duty at a branch inspec tion is clearly defined. The faithful discharge of it, however, depends upon the man himself.

There is, in these days, a tendency among officials to shirk or relegate to others duties involving much labor and inconvenience. The ordinary inspector is not unaffected by this. He judges parcels of cash to be correct instead of counting them, and he accash without having handled it. This super- an objection to the Torrens system which per lt,

English Blue Ribbons

the utmost through the greed and inhu-When the "blue ribbon" or tectotal so manity of these landlords who exact from ciety was first started in England it was their unhappy tenants the utmost that the law allows, and more too. Positively it is made the subject of unlimited ridicule, not safe for the country that they should be particularly by London saloon keepers. It is stated by the Medical Press that a numpermitted to have their own way much longber of the blue ribbons were kept in stock er. Britain's military strength is less than er. Britain's military screengen is less than it ought to be, and the difficulty of finding good recruits for the army is yearly increas-ing, because landlords insist upon driving men off their estates in order to make room of a bowl under the counter, and while of an overdrawn account, the extent of lia-for sheep and deer. For the country's good tie it in his buttonhole. The Bacchanalians and for the safety of the state it is high would then st gger homeward, to the scan-dal of the elect and the mirth of the ungodly. time that the abuses of landlordism were It seems, however, that the matter was so greatly overdone that people's sympathies turned toward the blue ribbon men, who crushed by the strong arm of the law, in

SIMPLIFYING LAND TRANSFER.

Scotland as well as in Ireland.

made so many converts as to greatly worry the publicans. At the present time the latter have become further saddened by the statement that the list of blue ribbons foots The West Durham News opposes the Torrens land system of transfer, but as the writer refers to the present system as simple, safe and comparatively inexpensive, he is evidently not conversant with the subject

whereof he speaks. If he were to purchase a riece of property, and go to the registry office himself to search the title, he will find that the system is not "simple," and he this. The function products particular the system is not "simple," and he rect instead of counting them, and he ac-cepts without checking the tables of a discount diary. This negligence influences branch managers. They in their turn certi-branch managers is the time to the correctness of a teller's fy every week to the correctness of a teller's

and not secured. Real estate, other than Bank premises at head of-fice and branches. 87,545 88 184,000 00 5,698 54

Montreal, 4th October, 1883. PROFIT AND LOSS ACCOUNT.

Balance at profit and loss on 39th September, 1832. Net profits of the year after deducting expenses of management, reserva-t on for interest, acorued on depraits, exchange, and also making ample provisions for bad and excluding debt \$264,185 04 at 4 per cent., 1st April, 1883.. \$80,000 00

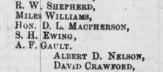
56th division at 4 per cent., 1st October 80.000 00 160,000 00 104.185 9

...\$118,427 78 Leaving a surplus of.... From which deduct amou ferred to rest account... unt trans-75,000 00

The President then said: Gentlemen, you have heard the report which has just been read. If you have any questions to ask in re-ference to the condition of the bank we shall be very glad to answer them. This is the annual meeting, and the day on which the stockholders have the right to put ques-

tions and make enquiries. No questions having been put, after some further remarks by the president the ball t was taken, and the sorutineers presented the following report: To the General Manager of the Molson

Bank SIR,-We, the undersigned, acting as sorn-tineers at the annual meeting of the Molsona Bank this day, beg to report the following gentlemen re-elected to act as directors for gentlemen restored wars the ensuing year : THOMAS WORKMAN, J. H. R. MOLSON, R. W. SHEPHERD,



Scrutine The meeting then adjourned. At a me ting then adjourned. At a me ting of the board of directors held immediately afterwards, it was moved, seconded and unanimously resolved tha: Mr. Thomas Workman he president for the ensuing year.



made so many converts as to greatly worry the publicans. At the present time the latter have become further saddened by the statement that the list of blue ribbons foots up to 4,000,000, and the average annual consumption of alcoholt orinks per head of population in England has fallen from £4 sterling to considerably under £3. Himalaya (the abode of snow from the Sanscrit "hima," snow, and "alaya," abode) is the most elevated and stupendous system on the globe. The tes plant can be culti-vated along the entire southern face of the

MONS. D. SCHLOCHOW. he French College of Mulhouse, Alsace, and Saarbrucken College, Germany. BELFAST LINEN WAREHOUSE. Professor of French and German and Teacher of Vocal and In-strumental Music, Mckee Bros., 391 Queen st. w. Make a speciality of importing "Irish" Linen Doubl Damask Tableeloths, Napkins, Sheetings, Hollands Shirting, Towels, Window Curtains, Blinds. &c.

WHOLESALE AND RETAIL.

BERRYMAN STREET. ST. PAUL'S WARD TORONTO.

"Jay-Ej CHICKGO, Oct. 13 -In cons-stormy weather the races and of Jay. Eye-See to beat his ow postponed to-day. The race Eye-See and St. Julien has of Hickox says the ex-kin in no condition to meet Jay. Callagher Detents. The ROCHESTER, Oct. 13-T

2:Hli

match between Dennis Gallag and Mervine Thompson for a and Mervine Thompson for a took place this evening at t and was witnessed by a moder ence. In the first bout, colla harness. Gallagher wonly in second bout, site hold in har by Thompson in Gmins. Won the third bout, catch, as mins. In the fourth bout, si ress, Gallagher won in 7/m bout was a spirited one, an by Gal. Scher after a hard ato Thompson. broke his hold, ti Jeron's Park R. JEROME PARK, N. Y., O

was a small attendance. slippery, but the mud not de alippery, but the mud not de a of a mile, Reters won, Vin tor 3d; time 1.18. Second weepstakes, 2-year-olds, 2** marte colt won easily, V lengths before Eclat 8d; time race, sweepstakes, all ages, won, calle 2d, Haledon 8d; time race, sweepstakes, all ages, won easily, Duke of Montall Monroe 3d; time \$ 14. Fit allowances, 2 of a mile, Co Greenland 2d, Weasel 3d; time ace, steeplechase, full course won, Major Wheeler 21, Fr 7 21

PROVIDENCE, Oct. 18.-Park in the 2,28 race, in two heats Thursday, Liz. fifth heats easily.

Summary Linzie O'Brien..... Robert H. Kitty Ives.....

In the 2 50 class Id favorite. Summan

Idlewild. Tanbery Girl..... Don Carles. Time 2.851. 2.821, 5

T. B. Winship, Fores for-all. Thomas the first wise the third i west. 1 till block

H. B. Winship Forest Patchen. Time, 2.2 Pool

James Callen, writes: I have been of Dr. Themas' Eclect duction to this place, at tio C ure state that my anticip. have been fully realized, i

of bronchitis and soreness a few of my "rhenmatic old lady in particular) r the best article of its) the best atticle of its / been brought before medicins does not re us aponsor, but if you b_{ps} I shall be only too h N_{cc} connected with your

DAVIS BROS., 38 130 YONGE STREET.