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The Toronto World.

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18 KING ST. EAST, TORONTO

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OVERHAULING THE BANKS

SERIOUS CHARGES MADE AGAINST TWO OF THEM.

Directors Lending Money to Themselves—Banks That Advance Money on Stocks—The Situation in Montreal.

"Why is money so hard to get from the banks?" asked a young business man from an older head.

"Because the directors first help themselves, and then the public, made of business men who are not directors, come next and last. An ordinary devil like you has to run and get endorsements of all kinds, give collateral, and then are put off half the time. One time the manager will tell you that there is a by-law that interferes with your application, or that you will have to wait till the manager can submit it to the board, etc., etc. But the fact is the money isn't always there—the directors have borrowed it either themselves or their friends. Never think of asking for discount till you've a friend at the board."

"Or better still," said the young man, "I'll become a bank director."

"You have reason," said the old man.

All of which conversation leads up to an article which appeared in the Monetary Times on Saturday, and which has financial circles by the ear:

THE BANK RETURNS—AN IRREGULARITY.

The fact that the directors of one bank, whose headquarters are in Ontario, had in their private capacity, in August last, borrowed, from themselves as directors,

MORE THAN THE WHOLE CAPITAL

of the institution whose affairs they administer, has entirely escaped public notice. The capital is $1,500,000, and the amount for which the directors were liable was $1,596,000. In September the amount of paper on which there were directors' names had been reduced some $200,000; making the whole amount of their indebtedness to the bank a little less than the whole capital.

If such a stretch of authority by the directors in favor of themselves were legal, it would be highly improper.

BUT IT IS CLEARLY ILLEGAL.

By the charter of the bank the directors are not permitted to have their names on more than one-tenth of the paper discounted. To bring this borrowing within the charter the discounts ought to be $15,000,000, while they are only about half that amount. In similar cases the comptroller at Washington assumes that the penalty for this overborrowing of directors is forfeiture of the charter. At the very time when this excessive borrowing by directors was at its highest, the stock of the bank sold the highest of any on the Canadian list.

THERE ARE OTHER BANKS

in which the directors' liabilities are at least unreasonably large. One Quebec bank, with a capital of $2,000,000, has $613,507, under the head of directors' liabilities, and another bank in the same province under the same heading with a capital of $2,500,000 has $1,100,233. These sums are all too large to look well; and they are suggestive of undue influence at the boards, of borrowing directors.

Now that we are on an unpleasant subject it may be as well to remind those interested, if any there be, that lending by banks

ON THE SECURITY OF BANK STOCKS

is illegal. And what cannot be done directly cannot be done indirectly. This reminder may cause less of a shock than a treasury circular, and perhaps it may be equally efficacious. One thing we may rely upon, and that is that, sooner or later, the law will be enforced.

"WHO ARE THE OFFENDERS

referred to in the above article" said a World man to a prominent broker:

There's no use making any bones about it. It is the Dominion bank that has allowed its directors to over-borrow, and the Federal is the one hit at in lending money on stocks. They have perfected a scheme in connection with the Federal for lending money on stocks and thus getting round the law, but it certainly is illegal.

"What will be the effect of these disclosures?"

"At most a decline in bank stocks. The public have nothing to fear. The banks are sound as the wheat. One reason why the Dominion has lent so much to its own directors is that they are rich men."

A WEEK'S DEVELOPMENTS.

From the Montreal Gazette, Oct. 27.

The past week has brought about some rather important changes in the financial situation. Comparing the prices of leading stocks with those of six days ago, we find a decline of 6½ per cent in the Bank of Montreal, 6 in Commerce, 5½ in St. Paul and Manitoba railway, 5 in Federal and City Gas Company, 4 in Toronto, 3 in Merchants' and 2 in Molsons'. The causes producing these results are various. Primarily is to be ranked

THE STRINGENCY IN THE LOAN MARKET,

brokers having found themselves this week practically cut off from the banks as a feeder of stock operations, and although the rate of call loans was run up to 7 per cent, the money was still not forthcoming. With very great difficulty in carrying stocks, with the expense greatly increased by reason of the advance in rates for call loans, with no prospect of an early relaxation from the prevailing stringency, and with sundry hints afloat that

BANK SHARES HAD BEEN INFLATED

unduly by the ease in money, it is not a matter of surprise that a free selling movement set in, that many operators were either forced to sell out or did so voluntarily, and that prices under this process have steadily declined. Apart from the stringency in the loan market, there have been other causes operating to depress prices of stocks, such as the failure of the Montreal firm of Hope & Co., and the suspension of the parent house in Hamilton; disappointment with the earnings of the half-year as far as revealed by the banks, and a growing impression that the credit of the country has been somewhat severely strained by foreign purchases. So far as

DOMESTIC TRADE

is concerned, it is unquestionably in a satisfactory condition, and gives rise to no apprehension, but the question of the settlement of our foreign indebtedness, a subject with which we dealt exhaustively the other day, is a matter of considerable concern. The export trade is below all expectation, our stock of gold and exchange is unprecedentedly low, and the government is now a heavy purchaser of exchange, so that when remittances come to be made in the spring in payment of imports of this fall, it is within possibility that a shortage of exchange may be discovered, and some

RATHER UNPLEASANT DEVELOPMENTS FOLLOW.

In the meantime the banks are endeavoring to shorten sail and reduce their credit advance from which process as usual the stock operators are the first to suffer. To-day (Thursday) there was no change in the situation. Call loans on stocks cannot be made under 7 per cent, and even a higher rate is paid in some cases. Commercial paper is discounted at 7 per cent for the bulk offering, but renewals and bills out of the ordinary are charged 7½ to 8 per cent.

END OF THE ASIA ENQUIRY.

A Verdict of Manslaughter against those Responsible for the Boat's Safety.

PARRY SOUND, Oct. 28.—The coroner's inquest into the loss of the Asia resumed last night. No further evidence being forthcoming, the coroner recapitulated what had been alleged and laid before the court, and then charged the jury, laying before them the fact that the evidence before them showed an insufficient equipment of the boats, and that had those boats been properly supplied with oars and other portions of boats' equipments they might have weathered the storm, the boats' head might have been kept to the wind, the frequent capsizing might not have resulted, and the fatal strain on the men's powers of endurance might have been avoided. The jury in forty minutes returned the following verdict: That John Savage, John McDonald, John M. Calpin, and two others, names unknown, came to their death through the wreck of the steamer Asia and undue exposure in open boats; that the exposure was caused by an insufficient equipment of those boats, inasmuch as there were only three oars in the three boats, and nothing with which to bail out the boats; that the aforesaid insufficient equipment was the result of gross and culpable negligence on the part of some person or persons unknown to the jury, and that those persons are therefore guilty of manslaughter.

Result of the Soulanges Election.

COTEAU LANDING, Oct. 28.—Total majority for Dibeaujeu, 102; majority for Bain, 100; making Dibeaujeu elected by two of a majority.

The Scott Act Sustained.

FREDERICTON, N. B., Oct. 28—This morning Sheriff Temple declared the Scott act sustained by a majority of 41. No protest was made or scrutiny demanded.

Restricting the Use of Dynamite.

PARIS, Oct. 28—A decree will be published to-morrow, regulating the use of dynamite and instituting rules enabling the authorities to trace the sales of explosives.

Wolseley Warmly Welcomed.

LONDON, Oct. 28.—Wolseley has arrived here. There was a great crowd, and his reception was most enthusiastic. He will proceed to Balmoral where the Queen is staying.

Free Trade in Brooklyn.

BROOKLYN, Oct. 29—A free trade league of four hundred members was formed here last night. A letter from H. W. Slocum, candidate for state congressman, stated his entire sympathy with the league's platform.

An Evangelist convicted of Adultery.

ST. JOHN, N. B., Oct. 28.—Edwin H. Ellis, a travelling evangelist, was tried here under an old law on the charge of adultery, and having been found guilty was fined $400 or two years imprisonment in jail.

The Verdict in the Philadelphia Explosion

PHILADELPHIA, Oct. 28.—The coroner's jury in the case of the persons killed by the explosion the other night laid the blame on Sharpenburgh, a professional pyrotechnist, and Keener, his assistant. Both were committed.

Fatal Tug Explosion.

RACINE, Wis., Oct. 28—The tug Wetzel blew up north of here while racing with the tug Sill for a tow. The vessel was completely demolished. Captain Lovell, owner, and William Kelly and Pat White, engineers, were killed.

Texas Fever Among Chicago Cattle.

CHICAGO, Oct 28—There is much excitement over the discovery of Texas fever among forty heads of cattle from Kansas City. It is understood part of the lot has been shipped to Boston; the remainder was sold to butchers here.

Spanish Politics.

MADRID, Oct. 29.—Serrano's program has received the signatures of twenty-one leading politicians, including, however, only two republicans. Old republicans offered to support Serrano, but refused to accept the monarchial program.

A Barrie Banker Drowned.

BARRIE, Oct. 28.—William Holt, senior member of the firm of Holt, Son & Co., private bankers of this town, was found drowned in Kempenfeldt bay this morning. As he was fully dressed and only three feet from shore in two feet of water it is assumed that he fell in a fit.

Davitt in Scotland.

LONDON, Oct. 29—Davitt, speaking at Aberdeen, urged the Scotch farmers to demand a reduction in rents. They should claim the right to have an independent tribunal to arbitrate between them and the landlords. He thought it possible to have conceded to Scotland the right granted to Ireland.

Floods in the Tyrol.

VIENNA, Oct. 28—There are serious floods in the Tyrol. Traffic on several railways is suspended; all the streams in the Buxen district are alarmingly increasing in volume; the dikes are giving way in several villages. It is feared that a catastrophe more terrible than that which lately the Tyrol is impending. Commissioners enquiring into the damage done by the last floods are imprisoned by the floods at Kirchbach. It is believed that the damage by the present floods will reach fifteen million florins.

A bridge on the Wildbad-Gastien road has been swept away. The cemetery at Brunsek has been flooded, the graves laid open and coffins carried away. The town of Lienz is completely inundated. The rivers Po, Adige, Sagliamen and Brenta have inundated the country. The distress in the flooded districts is beyond description. The people are taking to flight, destitute of everything. Thy inhabitants of some smaller towns are talking of emigrating to America.

THE TRIAL OF ARABI.

Strong Evidence Against Him—The Prosecution Closed.

CAIRO, Oct. 29—Ismail Pasha Eyoub declines to command the troops to be sent against the false prophet.

THE FIRING OF ALEXANDRIA.

A captain of cavalry declared before the prosecuting committe that after the bombardment of Alexandria he overheard a conversation between Arabi and Chief Engineer Mahmoud Fehmy, in which they both agreed that there was nothing left to do but to fire the town.

THE EVIDENCE AGAINST ARABI.

The prosecuting committee has finished the examination of witnesses. The examination by the defence will commence in a few days. The public prosecutor expresses opinin that the evidence proves the complicity of Arabi in the pillage and burning of Alexandria.

CAPTURE OF A MURDERER.

ALEXANDRIA, Oct. 29.—One of the Bedouins implicated in the murder of Prof. Palmer's party has been captured and made a confession. He had a cigar case belonging to one of the victims.

REIGN OF TERROR.

There is almost a reign of terror here in consequence of the wholesale arrests of persons charged with complicity in burning the city.

CONSTANTINOPLE, Oct. 29.—Arabi will divide his defence into two parts, the first comprising the period before the war when he says he acted by orders of the khedive, and the second, the time after July 10, when he claims he acted by command of the sultan.

A Prince Fights a Duc.

PARIS, Oct. 29—Prince Murat and Jaques Abbattucci have fought a duel. The prince was cut on the forearm.

A Steamer Stranded.

TEXEL, Oct. 29—The steamer Gulf of Panama, from Japan for Bremen, has stranded off Zuiderhaaks. Part of the crew were saved; 22 persons were drowned.

Resignation of the Servian Ministry.

BELGRADE, Oct. 29—The Servian ministry has resigned, alleging as a reason that the king is dissatisfied at their failure to discover the recent plan to murder him. The king refuses to accept their resignation.

One Woman Kills Another.

PITTSBURG, Oct. 29.—In a drunken rage last evening Mrs Weyman threw an oil lamp, which exploded, at Mrs Mary Googans, burning her so badly that she died to-night. Mrs. Weeyman was arrested.

Turks Beaten.

TIFLIS, Oct. 28—An encounter occurred between Chief Obeidallah's band and a detachment of Turkish troops, in which it is reported the latter lost 200 men. The Turkish have withdrawn to Baschkal to await reinforcements.

A British Columbia Steamer Damaged.

VICTORIA, B.C., Oct. 29.—Yesterday the mail steamer Enterprise, en route to Westminster with forty passengers and full freight, broke her walking beam and blew out the cylinder head. No one was hurt though the engineer had a narrow escape. The damage to the steamer is $10,000.

French Topographical Society.

PARIS, Oct. 29—At a meeting of the Topographical society to-day De Lesseps approved of the scheme for creating an internal sea in Africa and supported the peaceful conquest of the Congo district of De Bieressa. Amid the applause of the assembly he presented De Beressa with a gold medal of the society.

A Million Dollar Fire.

FALL RIVER, Mass., Oct. 28—The Flint mill was consumed this afternoon. The total loss is nearly a million dollars. The insurance is mostly in New England companies. The mill had a large amount of stock held by men who can ill afford to lose. The mill employed 500 hand, had 50,000 spindles and an annual production of thirteen million pieces of print clothes.

Death of the Bey of Tunis—His Successor.

LONDON, Oct. 28—The Bey of Tunis died last evening.

TUNIS, Oct. 28—Sidi Ali, brother of the dead bey, and legitimate successor to the throne, has assumed power. At the installation of Sidi Ali the French minister expressed the devotion of his government to the new bey and said France also expected the bey's attachment.

A Train Robber Committed For Trial.

WINDSOR, Oct. 28—Yesterday Fred Kelly, alias Fred Conroy, arrested for complicity in the raid on the Grand Trunk railway train at Windsor, was held for trial at the next assizes by Police Magistrate Bartlet. He was informed by the magistrate that the evidence was clearly against his claim of innocence. Mr. Bartlet also assured him that if not convicted of the crime charged he (Mr. Bartlet) would see that he was arrested on a charge of carrying concealed weapons and trespassing on the Grand Trunk railway's company.

Two Murders at Cincinnati.

CINCINNATI, Oct. 29.—Florence Wilson (colored), 40, a school teacher in Covington, shot and mortally wounded James Shannon (colored) who approached her with a threat to kick her head off. The woman was arrested.

At a mechanics' boarding house Sevening Anton Delano was dancing in his room. The other boarders were annoyed and proposed to call a policeman. Emil Trampeber said "I'll stop him," and getting a large butcher's knife plunged it into Delano's breast, killing him. The murderer walked away and is not yet arrested.

The Skirmishing Fund Investigation.

NEW YORK, Oct. 29—At a meeting of the subscribers to the skirmishing fund today various charges were made against the trustees, among them that Trustee Carroll received $840 without consideration, Trustees Luby and Gen. Bourke $50 each for writing paragraphs and Trustee Devoy $1,000 for no work at all. The committee will drop the investigation if the trustees will hand the fund over to responsible persons. It was charged that John Breslin has been paid $2,500 as "supervising architect of rams," and that the trustees used the fund to thwart the interest of skirmishing. O'Donovan Rossa says he is satisfied with the progress of the new movement to raise a fund for the destruction of British ships and buildings.

A MUCH-NEEDED REFORM.

WM. HOUSTON'S ADDRESS TO THE TEACHERS' MEETING

On Spelling Reform—An Interesting Lecture — Saturday's Proceedings — Mr. Powell's Paper on Language Lessons.

The second semi-annual meeting of the Toronto teachers association was continued on Saturday morning. The first subject on the program was Spelling Reform, which was discussed at some length by Wm. Houston, M.A. He commenced by pointing out in a general way the importance to teachers above all others of understanding the nature of the irregularities in English orthography, for the teaching of spelling constitutes a laborious part of their work. In a general way these irregularities are due to a defective alphabet, there being but twenty-three effective letters to represent over 40 sounds. To make matters worse the various orthographical expedients resorted to for the purpose of supplementing the alphabet are themselves used irregularly so that English spelling becomes one mass of confusion. Three methods of simplifying spelling and making it more regular have been proposed: (1) to make such changes as can conveniently be made with the present alphabet; (2) to add to that alphabet additional letters and use the whole of them consistently; and (3) to drop the old alphabet altogether and adopt an entirely new one. The last method was preferred by the speaker to the second if reform were to be so thorough, but his immediate object was rather to indicate ways in which spelling might be simplified without either dropping old letters or adding new ones. Before going into details he called attention to the objections urged against all orthographical changes by those who argue that words should be left as they are in order to afford the means for tracing them to their original sources. He admitted the force of this objection as a principle, but argued that it was pressed too far and then proceeded to lay down as the first rule:

"Change the spelling of words to make them more conformable to their etymology wherever such changes will remove irregularities."

Numerous examples were given to illustrate this rule, the words being selected as specimens of classes. For instance from the Latin *cedere* to go, we get exceed, proceed and succeed spelt one way, and accede, concede, precede and recede spelt another. The latter spelling is etymologically correct and the former ought to be made to conform to it. From *sistens* stopping, come resistance and substance, the latter correctly and the former incorrectly spelt. From *capere* to take, through the French *cevoir*, come conceive, receive, deceive, all of which, even according to their French etymology should be spelt without the "i." This would help to get rid of the confusion between such words as believe, relieve, etc. From *tendere*, to stretch, with its dual supine *tentum* and *tensum* are derived contention, attention, pretension, detention and distension. It would be better to spell all these words in either the one way or the other, the one to be adopted being agreed upon by convention. In "foreign," a word which comes from the Latin through the French the 'g' has no etymological value and ought to be expunged. It is not found in either the old French or old English form of the word "Island" should be "iland," the s having been inserted apparently on the supposition that the word is derived from the French *isle*, a corruption of the Latin *insula*, whereas it is a purely Anglo Saxon word, and in old English is always spelt without the "s." Nouns in "oi" in Latin should be spelt with "or" in English, whether they come through the French or not—as e. g. favor, color, rigor. "Programme," which comes through the French, should be made to conform to "anagram," which came directly from the Greek. The second rule for spelling reform was given as follows:

Change the spelling according to the pronunciation where the change will remove irregularities and will not tend to obscure etymology.

Many examples were given to illustrate this principle. For instance "travels" is spelt correctly with one "l," while "propeller" requires two. The final "e" should in all cases be dropped before an affix, except when its presence is necessary to keep c or g soft, as in changeable, peaceable. This would make judgeship conform to the analogy of judgment and would give us milage, and whereas words ending in ise or ize should all be spelt either one way or the other. All words ending in e should be allowed to retain it when the previous vowel is long, but should be compelled to part with it when the previous vowel is short, as in give, lov, dove, fade, come, etc.

Mr. Houston advised that though teachers could not adopt reformed spelling in their schools they should master the subject thoroughly, and as intelligent men and women lend the movement their aid and countenance. They could do much in a private and social capacity to help it on, and as it was making progress without them they would have to cast in their lot with it sooner or later, whether voluntarily or involuntarily.

Mr. G. K. Powell read a paper on "Language Lessons in Schools." He said that children derive their use of words from conversation, object and reading lessons and private reading. He then took up the different plans of cultivating the use of words and some of the teachers suggested additional methods. Mr. Hughes, inspector, said that in the many schools he has visited in Canada and the States there was but one in which language lessons were treated philosophically. As a very good exercise he suggested that during five minutes each half day the pupils should stand up and tell briefly what has happened to them since they left school the day before, etc. The next five minutes should be devoted to a discussion of the errors made by such pupils. He said that the memorizing of selections of prose and poetry would also greatly assist in increasing their vocabulary. As to prose selections, he thought that none could be more suitable than those taken from the bible. With this object in view he had asked representatives of the different denominations in the city including Archbishop Lynch, to make twenty selections each. As a result three-fourths of the selections were the same. This question of the bible in school led Mr McAllister to refer to the wrong idea apparently entertained by the deputation which waited on the attorney-general last week, who think that little or no morality is taught in schools. The Toronto teachers feel rather indignant at this. The teaching of the bible and morality may be neglected in outside schools, but it is far from being so in those of Toronto.

Miss C. G. Lewis next gave a recitation, the Painter of Seville, the rendering of which was excellent.

The question of the adoption of the new provincial program caused considerable discussion among the teachers. Mr. Hughes said that it was his intention to call the teachers together by grades at an early date, when the revision of the program would be fully discussed for the advice of the school board. A committee was appointed to make the necessary arrangements for an entertainment to provide funds for the library funds. It was proposed by one of the members that a certain time should be devoted at the next meeting to the discussion of the school system. It was decided that the association would hold its annual conversazione in February. The meeting then adjourned.

NEGLECTING TO SUPPORT.

R. J. Belford Arraigned in the Police Court—Charged With Obstructing the Police.

R. J. Belford was placed in the dock at the police court on Saturday charged with neglecting to support his wife Gertrude Belford and three children. Belford's face presented a sorry appearance. The blow from Detective Reid's heavy cane on the previous night while the arrest was being made had broken a couple of bones in the nose. Dr. Vallentine dressed his wounds in the cells early Saturday morning. Belford was not ready to go on with his trial and asked for an adjournment, which was granted until to-morrow, and he was admitted to bail. The defence will be that the magistrate has no jurisdiction to try the case as both husband and wife are residents of the United States, but Mr. Fenton answers that they were married in Canada, were domiciled, and the offence charged was committed in Toronto. Hence the prisoner must be liable. Mrs. Belford arrived in the city on Saturday from Buffalo where she has been living since Belford deserted her. She claims that he has not given her a cent for her support for months.

F. J. Jones was charged in connection with this case with obstructing the police while arresting Belford. He waived examination until Nov. 1 and was allowed out on his own bail.

CANADIAN ITEMS.

Principal Grant will be back in November.

Building operations in Minnedosa for this year amount to $113,425.

At West Lynne wheat No. 1 is 80c, flax 80c and oats 40c to 50c a bushel.

Mrs. Titus of Blenheim died suddenly of heart disease last week.

T. H. McNally is erecting a large woollen factory at Newmarket.

Six inches of snow are reported to have fallen in the Tiger hills settlement Sunday, October 15.

John Kincaid's saw and shingle mills at Omemee were burned last week; loss $6,500; insurance $1,500.

The Winnipeg Sun comes to hand enlarged and printed from new type. It looks quite nobby.

John Doyle, hailing from Toronto, stabbed George Beatty, of Euphrasia, in a row at Markdale, and has been committed for trial.

A Winnipeg hotel-keeper was shadowed in Chicago for three days by two detectives who took him for Frank James the western outlaw.

Two brothers named Paquette, hailing from the Eastern Townships, were gouged out of $1,200 in a Montreal faro bank, run by a Toronto sport.

S. Mead's buildings and stables, formerly kept as a hotel at the Sauble Hill, were burned down early Saturday, part of the contents being saved. Insured for $900.

A World reporter, while at tea in the Royal hotel at Newmarket, heard a fond mother remark that her youngest son, 10 years of age, was a regular man. He drove the horse power of a thrashing machinery.

Of the for y-two new students registered at Queen's fifteen belong to Kingston. Twenty-five freshmen have entered the medical school at Kingston, two of them being young women.

The Napanee, Tamworth & Quebec railway has been at a standstill for some time, but the company is endeavoring to infuse new life into the enterprise at the present time. A gentleman has made a proposition to complete the line to Tamworth by July 1, 1883, provided the company raises $25,000 more of capital stock.

Regina or Wascana or Pile of Bones, be its names more or less, now contains 8 hotels, 18 stores, 2 blacksmith shops, 1 saddler's shop, 2 livery stables, 2 tin shops, 2 laundries, 3 billiard halls, 2 bakeries, 1 drug store, 1 jeweler's shop, 2 doctors, 6 lawyers, and 4 lumber yards, and a population of between 800 and 900 souls.

The Senate-Aldermanic Conference.

The board of works met a committee of the senate of the university at the bursar's office on Saturday afternoon to see what could be done regarding the extension of the street railway along College street, which the university authorities refused to sanction. Aldermen Turner, Love, Kent and Taylor spoke on behalf of the city, while the university was represented by Col. Gzowski, Vice-Chancellor Mulock, Dr. Wilson, Judge Patterson, Mr. T. W. Taylor. The vice-chancellor said the university could not permit the road to be built until further legislation was made in the matter. Ald. Turner wanted to have it built at once and the question under dispute settled afterwards. The university representatives would not agree to this. Aftes some further discussion in which it was learned that the railway would also be laid on other streets in this locality next year, the vice-chancellor then asked the city authorities to state fully what they wanted and intended to do in writing and it would be laid before the senate of the university at the meeting on Thursday next.

The Osgoode Literary Society.

The regular meeting of the Osgoode legal and literary society was held on Saturday evening, the president, Mr. Joseph E Macdougall presiding. After the usual business was transacted a very entertaining program was presented. Recitations, which were well received, were given by Messrs. T E Brooke Williams and F J Brooke. A subject for debate—"resolved, that Ontario offers greater inducements to young men than Manitoba"—was discussed, Messrs. Mahony and Swortant appearing for the affirmative, and Messrs. Wilkin and Hearn for the negative. The president, after reviewing the argument advanced, and expressing himself as being highly pleased with all the speeches, gave his decision in favor of the affirmative. Mr. Nelson, the retiring treasurer, read the annual report, which shows the society to be in a fine state financially. Mr. Nelson, who has been treasurer of the society for the past three years, is one of the most prominent members, and the hearty vote of thanks tendered him on his retiring from that office, together with the applause greeted which his reply, is evidence of his great popularity and of the appreciation of his services.

WORLD BALLADS.

WHY I LOVE OCTOBER, BY WILLIAM BLAND.

In the black rush bottom hiding
'Tween the stubbles near the elders
Was a covey of the quail kind
Hiding from the dog and hunter.
Wary-eyed they were and cautious
Peeking here and quickly running
'Tween the stubbles, near the elders,
To avoid the dog and hunter.
But the dog he too was quick eyed
And had scent gift of the keenest
So right suddenly he pointed
And the startled birds flew upwards.
Whir-r! whir-r! whir-r! in quick succession
From a score of wings well mottled;
Bang! bang! from our shotted barrels
Marked the fall of three birds, dead as door-nails,
'mid the whosten stubble.

THE WORLD WOULD LIKE TO KNOW.

Why Grace church clergy was not represented at the late "fandango" in the Queen's park.]

Why a certain churchwarden of the same church does not sit the service out.

Why the whole public school board does not sign their advertisements.

What passages of scripture Inspector Hughes and the rest of the clergy agreed upon with such singular coincidence.

If there is going to be a tumble in bank stocks.

What the bank directors think of the Monetary Times.

What the Federal bank knows about lending on stocks.

Who did all this over-importing.

WHAT THEY ARE SAYING.

Marmion and the Bible in schools will have to give way to me—The Financial Question.

I'd like to be a bank director and borrow all I wanted—The Bank customer.

But don't you see our stock's away up—Mr. Bethune.

Who said we lent money on stocks.—Mr. Strathy.

I'll have a velvet coat to-day or bust—R. Edmingson.

They say I look like Mike McConnell—Prof. Townsend.

AT THE GRENADIERS' MATCH.

I should have let my captain go it alone—Lieut. Howard.

But we have it and that's settled—Capt. Robertson.

Don't say I didn't help—Lieut. Patterson.

I think I get the candles—Lieut. Spencer.

It isn't often that I get the soup—Capt. Boomer.

I broke up the team badly—Lieut. Hall.

I ought to be satisfied and I ain't—Capt. Brice.

I cannot shoot lying down—Capt. Applebe.

Neither can I—Lieut Ryerson.

I hit the target—Capt. Harrison.

I didn't—Private Harrison.

I wasn't in command this match—Major Dawson

How would plain clothes and a cocked hat have looked—Surgeon McCollum.

CERTAINLY IT IS.

From the Flesherton Advance, Oct. 26.

The Toronto World is by all odds the spiciest, "newiest," and best conducted daily paper in that city; and it is the cheapest morning paper published in Canada. Only $3 a year, $1 for four months; 25 cents for one month; and 1 cent per single copy. Everybody ought to take it.

THE POLITICAL MOSES.

[The following from Grip is excellent. Though we are not acquainted with the name of the writer, yet we are pretty certain that no pen in Canada, save that of Mr. Phipps, is equal to such a composition.]

THE MINISTERIAL WECITAVO.

Sir John—I'm a limb of the law.
Sir Charles—I'm of physic a claw.
Sir Leonard—Drugs over the counter I sold, sir.
All—And it's awfully queer how we find ourselves here, And all heaven-born statesmen, we're told, sir.
Sir John (to Sir Charles)—But between you and I
Sir Charles (to Sir Leonard)—And between you and I.
Sir Leonard (to both)—And between each, in secresy greatest.
All—Just of all the mistakes which the great public makes, This one here is the largest and latest.
Sir John—Oh, how gay does each year in the distance appear, When my French vote Ontario kept down.
Sir Charles and Sir Leonard—But the country was cussed, And our friend's patent bust,
All—By a person atrocious named Brown.
Sir John—But the help of Sir Hugh,
Sir Charles—Would have quite put us through,
Sir Leonard—And have built up our fortunes past dreaming,
All—When 'twas knocked on t e head. And our fortunes killed dead, By that villainous Huntingdon's scheming.
Sir John—Oh, how vil to tell tales,
Sir Charles—Ah, wrong feeling prevails,
Sir Leonard—Where 'tis done by the tongue or the pen, sir.
All—We think Huntingdon's course Showed he lacked moral force. And we are all religious men sir,
Sir Charles—But the country said not,
Sir Leonard—And we caught it quite hot,
Sir John—And they kicked us right slap down the stairway.
All—And condemned us to be reft of our sal-a-ree, which it was not a right or a fair way.
Sir John—Why, if heaven help men,
Sir Charles—Who will help themselves, then.
Sir Leonard—Why did punishment heavy ensuing
All—Deprive us of our nest, For we vow and protest, That that was just what we were doing?
Sir John—(*piously*)—But in Gilead there's balm,
Sir Charles—(*piously*)—And a sweet, holy calm
Sir Leonard—(*piously*)—Soothes our souls wh n we think the most dearly
All—And most fully loved here, In this vale of the tear, Must be frequently kicked most severely.
Sir John—Then we wandered about
Sir Charles—In the desert of Out,
Sir Leonard—For a series of years the most frightful;
All—But a Moses he showed Us a policy road, And we came to the land most delightful,
Sir John—Then straight I of the law,
Sir Charles—And straight I of the saw,
Sir Leonard—And straight I of the pill and the bolus,
All—Threw slap over the man who had brought us the plan, And went in for the spondulicks solus.
Sir John—Do not call us ingrate,
Sir Charles—No, our course was most straight,
Sir Leonard—And no Biblical person can quarrel;
All—For he, sure as you live, Was no conservative, And to spoil an Egyptian was moral,
Sir John—Yet with him though we've done,
Sir Charles—Still his plan was A 1.
Sir Leonard—And it's almost past force of believing.
All—What a surplus we've got, And what spoils and what not, And what fortunes our friends are achieving.
Sir John—But some bitter, you know,
Sir Charles—From swee fountains will flow,
Sir Leonard—And our fountain, still bitter, keeps flowing—
All—While that Naboth, you know, Who's called Mowat, won't go, Won't go, and don't seem to be going.
Sir Charles—Ah, pray tell us, Sir John,
Sir Leonard—How the "byes" he has won.
Sir John—Oh, that's all in my eye, my dear fellows.
Sir Leonard and Sir Charles—Wh.t! are things not so bad? We were feeling quite sad. Sir John, won't you privately tell us?
Sir John—Come, the old man you'll trust.
Sir Leonard and Sir Charles—Yes! (*aside*—whenever we must)
Sir John—Well, now, you'll soon be fly. I wrote, "Boys, don't hallory!" And each grit is puffed up to the sky, see.
Sir Charles—What a head he has got!
Sir Leonard—What a head has he not!
Sir John—Then next summer while lulled in security, coming down in our might, like the wolf in the night, we'll floor Mowat, in spite of his purity.
(Sir Charles and Sir Leonard *take attitudes of mingled surprise, delight, hope and admiration. Scene closes.*)

THE WEATHER BULLETIN.

TORONTO, *Oct. 30,—1 a. m.—Lakes: Moderate to fresh, southwest to south winds, fair weather today, easterly winds and probably some rain Tuesday; no decided change in temperature.*

SHIPPING.

Date.	*Steamship.*	*Reported at.*	*From.*
Oct. 29	Ocean King	Father Point	London
Oct. 29	Napoleon	do	do
Oct. 29	Nettlesworth	do	do
Oct. 28	Vaderland	New York	Antwerp
Oct. 29	Heimdal	do	Havre
Oct. 29	City of Berlin	do	Berlin

THE BOND ST. PREACHER

TELLS ALL ABOUT EDEN'S TREE OF LIFE.

Its Location, Power and Design—The Tree of Good and Evil—The Effect of its Fruit—The Divine Tree of Life—Canada and Thanksgiving.

Dr. Wild's questions last evening were all propounded by one writer signing himself "Iago," dealing with knotty points in reference to the Lost Ten Tribes theory.

The text for the sermon was chosen from the 2nd Chap. and 9th verse of Genesis:

And out of the ground made the Lord God to grow every tree that is pleasant to the sight and good for food; the tree of life also, in the midst of the garden, and the tree of knowledge of good and evil.

Historical traditions of the nations past as well as present generally agree in the belief of a golden age in time long ago—an age that implied human perfection, and a location of supreme grandeur where the needs of man were plentifully met, and where special privileges of intercourse between the creature and the creator were allowed. The voice of mythology, of history and of human experience declare that man once walked and talked with god or gods. The bible sustains these traditions, stripped of their mythology, in the simple

STORY OF ADAM, EVE AND PARADISE.

Who that believes in the existence of a supreme being could think less than that he began man in a suitable condition properly endowed to take care of himself? The idea held by some that man had everything to learn is one that has no sustaining argument in any department of nature. Look at the world, if you please, ponderous and mighty, with its laws and order. Look at the sun and see the sublime mechanism of heaven tuned to time and made subservient to earth. See the day open and the gates of morn swing silently aside. The sun cometh forth to run his race like a strong man. How stately his stepping! How majestic he moves! He holds the night-shades, he dispenses the gloom of the valley; paves his way with beams and covers his trail in cloud-mantles of crimson and purple, touching the mountain top with its glory, flooding the cottage and palace with his rays. Peerless and grand he rests in mid-heaven—the monarch of day, the lord of night, the light of heaven, the glory of earth!

How can man look at the provisions in earth and sky and air and conclude that the Divine would not make absolute provision for man in his first home? What a finished and complete world this is! Even its Creator declared "it was very good." He would not have said that if man had been groveling like a worm in the dust or JUMPING ON ALL FOURS LIKE A MONKEY. "Everything is very good"—this monkey? Just think of the jar upon man's consciousness of good at such an idea!

When you go to Eden and think of creation, you must remember three departments: the world, rough and unreclaimed; Eden, inside of the world, a superior territory in climate; and paradise, which is again superior to Eden; in fact, paradise simply means the culmination and epitome of all that is good in nature, just as we are the epitome of the earth. The outer world is in my body; my soul stands for Eden, and my spirit for paradise. Man himself is thus a trinity.

When we think of Eden, then, we must think of a delightful piece of country. It was a large tract of country embracing the finest portion Asia and Africa, comprising what is now known as Afghanistan, Persia, Armenia, Syria, Arabia, Palestine and Egypt. The idea that Eden was a little cottage garden surrounded by a high fence that enclosed its beauties is erroneous. Paradise itself included Palestine proper, a garden what contained everything that was pleasant to the eye and suited to man's wants.

We find two kinds of trees mentioned—the tree of life and the tree of knowledge of the tree of good and evil. They were put "in the midst of the garden." The tree of life stood on mount Moriah, the exact spot where Abraham made his sacrifice and where Christ was crucified. The other tree was situated just where they built the temple, where the law declared what was good and evil. The Lord selected these sites. There is a design in everything He does.

As to the test instituted by God, we need to go back to that time to understand it. Put yourself in the Adamic condition, with no duty to perform except the duty you would owe to your God, the only point to test your fidelity is through your mouth, and that through fruit, a slain lamb would not have done because they were not meat eaters. Men were vegetarians up to the flood. The fruit was not the important point, however. It was the means of proving their fidelity and obedience to God.

Wars are sometimes caused by unimportant acts but the war is for the principle involved, and not on account of the spilling of a cup of water, or a mere matter of keys, as in the case of two recent conflicts.

The tree of life bore fruit twelve times a year, owing to the climatic conditions of Eden. There will be a great change of climate in Palestine when the Dead Sea is filled with living waters that will be poured into it when Mount Olivet is rent in twain, as foretold by the Bible. Then we shall become vegetarians again. A more genial clime is being caused by the variation of the earth's axis.

I believe also that the tree of life bore fruit that would contain in itself every element that the body needs for austenance. It was a great medical tree. I believe that the fruit of the tree of evil on the other hand had an effect on a man something like that occasioned by whisky; that it contained a quantity that inflamed a man's passions and was deadly in its effect. Some people doubt that such power could be obtained in mere fruit, but they can today see trees that produce poison; others whose juice would intoxicate, while we have the upas tree so deadly in its effects. Heathens too have worshipped trees and order trees. The Druids worshipped the oak. The oak again was dedicated to Jupiter. The first house of God was under the tree of knowledge of good and evil.

But my friends the time is gone. I would say that what that tree of life was to Adam, Christ is to us. He is the real tree of life, containing the divine power to give us immortality and life eternal.

"Canada and thanksgiving" will be the subject for next Sunday evening.

Sunday Trains.

The down train from Hamilton left that city at 4.30 yesterday afternoon, and made the run with one stop to Toronto in sixty minutes. Four coaches and parlor car were on the train and all were full. The Kiralfy troup filled one of the cars. Most of the passengers were through ones from New York and the east, who are now able to reach home on Sunday and do not therefore need to be in Hamilton Sunday night.