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DONALD IN CHAIR. a minute they were alert. Appar	the life) when a new note for the same amount tical the life) when a new note for the same amount was given and the old one taken up. When the Paimerston bank wars finally wound up last year, the Hamilton hank got sh other note for \$60,000, representing alleged in, drances of money. But on April 18, 1894 the thrifty Bank of Hamilton secured a ause collateral letter, which made the securities and the assets of the Oakville bank equally liable with the Palmerston bank for the the Andersons. Another collateral letter In was issued by the Andersons in June, 1804, and another as late as February, 1902. Thus	To estimate the true value of these r suits, it is necessary to examine into the advantages which membership of the a sociation offers (first) to the membership of the a sociation offers (first) to the members into solves, (second) to the discipline and ef- clency of the army at large. I think these advantages, may also be considered with reference to the improve inpressions of service in the army which a higher standard of conduct among s- diers may make upon the eivil oppulation for a may make upon the eivil oppulation for a higher standard of all virtues straig off, without, giving due consideration to	a runy in India is traceable to drink. When a man has lost control over him self from drink, he is as unmindful of what is due to his health as he is forgetful or what he owes to his reputation. It is thus that men, maddened by drind expose themselves to the ruthles rays o the noonday sun in the plains of India, an get knocked over, possibly to be helples himbedies for the rest of a wearloome ex- k istence.	Overdraft of Hospital Governors. The Hospital Governors met this morn ing to deal vyith Mayor Hendrie's letter of \$2000. The overdraft was caused by the building of a diphtheria word at a cost o \$5000, \$2000 of which was a legacy from the Hunter estate, and the rest taken from the Built accounts, amounting to \$2500, have to be left over for the 1002 board to pay. Civic Committees' State.	Reopens JANUARY 12th. Chairman-His Lordsbip the Bishop! A thoroughly qualified staff. For prospectus address. ed-7 M. E. MATTHEWS, Principal, NEW TERM From Jany. 5th. Day and Evening Sessions in all depart-	£70,000 4 PD2 CENT. CITL ino fees. Agents wanted. Reynolds, 9 Th ronto-street, Toronio. T HE PROBLEM SOLVED OF HOW To charge only legal interest at five per cent, and no legal expenses. If you want a loan call and see P. B. Wood, 311, Temple Building. M ONEY LOANED-SALARIED PRO- pie, retail merchants, teamster, boarding houses, without security, easy pay- ments; largest business in 43 principal etties. Tolman, 60 Victorin-street.
A MacDonald, by common con- took the chair, and was immediate book the chair, and was immediate OFFICIAL STATEMENT. —Liabilities.— 10 depositors as per detailed list	 made to the Andersons from the day they began to do business. INSOLVENT SINCE 1894. Therefore the Anderson bank at Oakville has been insolvent in the accepted sense of the phrase since 1894, and the Bank of Familton knew it. This establishes the essence of bad faith with which all previous chais are tainted, and which the depositors hope to make the lever that will force the Hamilton bank to disorge. 	As I was myself a regimental soldier for 32 years. I know something of the triat and difficulties which beset a soldier's lif- and first I would speak of the advantage the Abstinence Society confers on the me tremselves. No matter what wilk in life a man ma- adopt, there is no qualification for success that can compare with a good character a reputation for being a good man that can be refied on at all times to do all	repose themselves to attacks of pneumonia which, if they are not fatal, often sen hose stricken home unable to bear the col- and bracing climate of England, which the would have enjoyed and benefited by i in they had but taken care of theoreselves in India. There are other forms of sickness which the recklessness of consequences bred of the recklessness of the rule of	a life works and Ald. Nicholson will retain the Market and Ald. Nicholson will retain the	CENTRAL BUSINESS COLLEGE, vonce and cerano sets. Office open daily-9 to 5-Phone, call or write for particular. 136 W. H. SHAW, Principal.	ACCOUNTANTS. G. EO. O. MERSON, CHARTERED AC countant, Auditor, Assignee, Room 22, 27 Wellington-street East, Toronto. INSURANCE VALUATORS.
and of Hamilton Palmerston account Oakville account Sundries 2,000 00 2,573 95 2,000 00 2,573 95 2,573 95 2,000 00 2,573 95 2,000 00 2,573 95 Cured by Customers' paper \$42,000 00	is injected at this stage is the discovery made in an examination of the books that at about the time the 1894 note was given the Bank of Hamilton the Palmerston bank ceased dealing with the Imperial Bank of Teronto. The reasons for this sudden change, the receiver explained, would be gone into. The Filmerston bank debts were practically placed as a charge against the presences of the bank of condition	To earn such a reputation among his com- ed by remarks from Committeenan Ar drew, who declared that of the \$1200 i notes found by the assignce in the ban about \$600 were worthless. If this was a the worthless paper the bank had accumu- lated in 15 years it would mean but a low	to eye. to a re now talking violence, and at the a very least, criminal prosecution, if any k thing can be found to base such an action 1. FOR CRIMINAL ACTION	sum of money in the house at the time and at once concluded that he had been robbed. On counting the money hastily, \$25 was found missing. Some time later a neighbor's boy came to him and con fessed to breaking the glass, and the money on a more careful count was found to be all right.	Sealed Tenders, addressed to the Secre- tary-Treasurer of the Board, will be re- ceived until THURSDAY, JAN, 15TH, 1903, for DAIS, RAILING, TABLE, etc., for BOARD AND COMMITTEE ROOMS, also OFFICE FITTINGS, COUNTERS, ETC., FOR THE VARIOUS DEPARTMENTS.	EDUCATIONAL, M RS. MAGILL, TEACHER OF FRENCH
Palmerston real estate . 11,300 00 Oakville real estate 47,100 00 Book accounts (value) 1,500 00	estate in that town and the electric light plant, all of which are controlled by the Bonk of Hamilton. The assignee said the Oakville real estate, of course, mortgaged to the Bank of Hamilton, put in at \$47,000 by the Andersons, would not sell for more than \$31,000. On the showing of the form- al statement the Bank of Hamilton would not have more than enough to pay its own claims, and he thought there would be predically nothing for the decention.	gation may reveal where they are and some may be good. These note must be found," he concluded, signifi- cantly. Postmaster W. H. Young at this junctur- secured the floor, and caused wagging, of the wise heads by saying "This bank of Anderson's was mak-	fact, steps have been taken to keep hat in sight, and he will be followed, even i he takes to flight before we are ready for him. He has acted the miserable scoun drel, and he knows it. He is too great a craven to face the people now whom ha has rufned. Had he come to us and told us the truth and explained where all the money weat, as far as he could, and given us the securities he has second	WHAT'S THE MATTER WITH GERMANY Refuse to Join With Britain in Dar-	and all information obtained at the office of the Superintendent of Buildings, on and after Thursday noon, Jan. 8th. Each tender must be accompanied by the deposit mentioned in the said specifications and form of tender. The lowest or any tender will not neces- sarily be accepted. W. C. WILKINSON,	D anos; double and single furniture vans for moving; the oldest and most reliable firm. Lester Storage and Cartage, 369 Spa- dina-avenue. ART. T. W. L. FORSTER - PORTRAIT
shares Traders' Life Ins. Co	 Less the right of the ohnk to the assets can be successfully contested. LOST \$16,000 IN STOCKS. Further, on the question being asked, Mr. Clarkson said the books did not show that any stock operations had been carried on by the bank, but that Bert Anderson had teld him he had lost \$16,000 in this manner. An investigation is under way, whicn, he hoped would develop the truth from the brokers who handled the money. Bart 	partners told me one year that his share of the profits was \$18,600. I have lived here all the time. The Andersons were my friends, and I know they were making money." William Whittaker, a local carriage manu facturer, declared that he had been band ling notes in Oakville for years, and his loss in bad paper would never reach as much as 10 per cont and here reach as	after him. The Andersons have money- imoney from us depositors—and we propose to make Bert Anderson answer to the law he has outraged. Why the committee should go to so much pains to apologize for the Andersons and minimize their of fence, I don't know, but I can say the de- positors as a body want to see justice done Bert Anderson, the manager, who is re sponsible for this whole ruin."	London, Jan. 7.—Great Britain's pro- test in the matter of the passage thru the Dardanelles of the torpedo boat destroyers creates considerable interest and it is expected as not unlikely to lead to the yirtual abrogation of that clause of the treaty of Paris, which	NOTICE OF MEETING. Toronto E'ectoral District Society Notice is hereby given, pursuant to the	O DORLESS EXCAVATOR - SOLB contractors for cleaning. My system of Dry Earth Close's. S. W. Marchment, Head Office 103 Victoria Street. Tel. Main 2841. Residence Tel. Park 951. F ORBES ROOFING COSLATE AND gravel roofing-established 40 years, 153 Bay-street: telephone Main 53.
-Losses of Firm	he said he was sick, and that his doctor had advised him that he was contructing typhoid fever. This created several snor's of rage from the denositors	ried evident weight, from the multerings of the crowd and the angry shaking of heads. SPECIAL KIND OF ACCOUNT. Mt. Clarkson interposed at this stage to say that the bank had kept a kind of limited profit and loss account. For in- stance, ae found an interest account show- ing the following amounts carned in inter-	the books show a clear, una counted for loss of nearly \$150,000. Where did this money go? Have the Andersons secretly removed a large sum, or are the slaims of the Bank of Hamilton merely a subterfuge for covering up what the Andersons could not save directly? These are pertinent questions that are being asked with a hereness around Oakville te-night that bedes no good for the use or may respon.	PREACHING A HOLY WAR. Ceuta, Morocco, Jan. 6.—There is	Act," of the annual meeting of the Toron'o Electoral District Agricultural Society, which will be held in St. George's Hall, Elm-street, on Wednesday, Jan. 21st, 1903, at 7.30 o'clock p.m. for the purpose of electing officers for the ensuing year, and for the transaction of general business. BERNARD SAUNDERS,	COATSWORTH & RICHARDSON, BAR- Temple Building, Toronto.
\$108,493 62 permanent chairman of the spoke in his own behalf, explaining W. S. Davis was chosen sec- that he and his father represent In the meantime Assignee nearly one-fifth of the depositors, as in the meantime Assignee that so large a number of texts.	Hamilton could be forced to return the as- sets and recommended suit. A motion was at once carried, instructing the committee to employ S. H. Blake to examine all parties to the transfer on oath, and learn every detail of the deals thruout the entire life of both banks. This motion provoked much spirit. Mr. Macdenald provoked genuine enthusi- asm by springing up and declaring in a promer that ciertry indicated bis determi-	A depositor asked about the drafts the Bank of Hamilton had held a month and then returned diskonored. Mr. MacDonald declared that they amounted to \$7642, and that "this is one of the lashes we hold over the Bank of Hamilton, which we will use at the proper time."	The examination before Examiner Bruce will start at Toronto as soon as proper steps can be taken. Bert Anders n is now there, and, if ale attempts flight he will be arrested, pending the examina- tion. If the examination develops crock cheess incriminating him he will at once he arrested. This is the intention of the depositors, the the committee very frankly say they don't apprehend any criminal	reported to have taken place between the forces of the Sultan and those of the pretender. It is rumored that the latter were victorious. The Governor, after a conference with the leading Moors, has decided to purchase arms and ammunition, ow- ing to fears of attack by the Kabyles.	-Our book, telling you how to cure your- self at home without interfering with business. Mailed free to any address. Dr. Kruss, Laboratory Co., Toronto,	J tor, Patent Attorney, etc., 9 Ourobe Bank Chambers, King street East, corner Joronto-street, Toronto. Money to loan, James Baird S.T. JOHN & ROSS, BARRISTERS, 80- Ilcitors, etc. Office. Temple Building, Money to loan. 'Phone' Main 2381. VETERINARY.
was industriously selecting persons were entitled to some reco- official documents from the page official documents from the as he spread each out on the pparently they hoped to see ion of the puzzling problem ing them. Chairman MacDon- ined briefly that the meeting arranged for the purpose of the assignce's report as to the of the bank. It was moved	 The placed, and fight this thing to a finish." A BIG DISCREPANCY. Mr. Shaw called the assignee's attention and but \$108.000 accounted for. He suggested that the depositors would like to know where this discrepancy appeared on the books, and just what ther showed. Mr. 	depositors the result of the progress made in forcing the Bank of Hamilton to dis- gorge and Bert Anderson to tell what he knows of the nasty tangle. WHERE IS BERT! One of the worst features of the miser- able case is the conduct of Bert Anderson. former manager of the bank. He fied from the town three days before the tend	MARCONIAN MODESTY. Halifax, N. S., Jan. 6.—Premier Murray of Nova Sectia, during alis stay in Cape Breton, visited the wireless station at Table Head, and saw Marconi flash s message across the Atlantic. In describing his visit, Mr. Murray expressed himself as greatly impressed alike with Marconi	Bismark, N.D., Jan. 6This sity is in the midet of the great midwinter hurri- cane, in which the wind reached a velocity	Sold easy pay- ments. We rent ma- chines by the week or month HEAD OFFICE:	To RENT
ssignment of Cyrus Anderson Anderson & Scott and Bert be ratified. This was a ne- oreliminary to validate the rs. It was so ordered. Mr. d then moved that Mr. Clark- ontinued as the assignee to the affairs, in view of his of the affairs. This provok. C. L. Young said others had als done a great deal of work on the case done a great deal of work on the case done done done done done done done don	by ediy accmulated a vast quantity of had if we paper, but Bert had been ashamed to show it these worthless securities. Much money is had gone in this way that was not account- ed for. He said that when the committee was going thru the Anderew & Howarth is Bank they found a great deal of this had paper, and, since the Andersons did a much heavier business, thich toes must have been proportionately heavy. During 15 years it had adaptee had revid 5 nor exception.	spent around Toronto and Palmerston, he returned to the village for one night, on such urgent representations from deposit- ers that his longer absence would prob- ably have provokell criminal proceedings. He remained here for a single day and right, and then field to Toronto, fearful that the men whose confidence he had so diamofully abused would write personal vengence on him. He has refused to re-	Agreeable to Scheme. Mashington, Jan. 6.—Secretary Hay has received the British answer to President Castro's last proposal rela- tive to arbitration. The note is inter-	legislature adjourned when the windows in the house and the senate chamber were driven in by the wind. Heavy giass in the skylight rotunda narrowly mise $1 \le v$ rai persons. Decorations for the inaugural ball were ruined, a port on of the capitol roof was torn off, and the cupola windows beat- en in. Many narrow escapes of individuals	French Cleaning and Dyeing STCCKWELL HENDERSON & CO. 103 KING STREET WEST, TORONTO	prietor.
demanded that any move of be not acted upon until the polled. A general discus- ved. Evidently it was the many of the depositors to al man act as assignee, and n of revenue came up. Some wanted to know what the the assignee would be. Mr.	d Eanvilton 6 per cent. on all re-discounts, d This had caten up some \$30,000. He did for the believe they kept a profit and loss a count, and the bad paper was carried on d the books as assets. They knew working of the banking business, and were enabled to keep in the business by the faith of the epositors back of them. They had backed the Burlington Nursery and had lost a great deal of money. He was certain that	The says he is attack the people will de- dim violence. One depositer asserted that Bert Anderson got him to deposit \$5000 h few weeks ago, offering him 9 p r cent. In spite of the fact that Mr. George An- irew declared to The World, with evideat discertify, that it is not vengeance, but estimation, the people of Oakwille are look	Mighty Big Failure. Detroit, Mich., Jan. 6.—George S. Davis of this city for many years a	Ex-Ald. Steiner's Funeral. The flag at the City Hall was at half- mast yesterday, and there was general sorrow around the big building owing to the death on Monday night of ex-Ald. New- man L. Steiner, who has been one of the most welcome visitors to the hall since it was built. Owing to illness in the family	Gloves cleaned every day. send for order. Strictly first-class house. 136. 52 Richmond St. E. Phone Main 3458	Rates American, \$1.50, \$2.001 European, 50c up. for gentlemen. Winchester and Cuarch cars pass door. Tel. 2057 Main. W. Hopkins, Prop. ROQUOIS HOTEL, TOKONTO, CAN Centrally situated, corner King and York-streets; steam heated; electric-lighted;
r the assignee would be. Mr. explained that the charges ated by law and must not er cent. of any cash passing official's hands. Since there bance for more than \$4000 red in this case, unless, per- Bank of Hamilton's claim is by the courts, his fees	stool, and did not really suspect the truth the until the Bank of Hamilton closed in on phem. He found that they had been in the habit of setting aside a profit of \$5000 and maily, but they had no means of knowing what, if anything, they had earned.	here is a decidedly ugly feeling here to card this man, and it is growing stronge courty. There has been talk-very well efined talk-of violence, and the one thin hat has probably held back the more vio- ently inclined was the hope that the meet- ng to-day would show things in not so des-	Co., has filed a petition in voluntary bankruptcy. The total amount of his debts is given as \$244,316, with assets amounting to \$5140. The English Tourist. Best class English tourists smoke Wills'	record in Monnt Pleasant Cemetery, Genuine regret is expressed throut the city at the sudden calling away of the genial old gen- tleman. The City Council has been called to meet this afternoon, and, with the con-	MAUKAI WINUUW CLEANING CO. LABOR FURNISHERS Make a Specialty of Cleaning Residences, Carpets, etc. Waches the press size.	GEO. PUDDY Wholesale Dealer in Dressed Hogs, Beef, Etc. 36

