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financial syndicates of this nation will be tumbling over each other to get pos-session of them, while the savings bank depositors of Chicago would be glad to take their moneys from the savings banks, where they are obtaining only 3 per cent, and invest them in street car certificates, secured by a mortgage and a 20-year franchise. As to the le-gality of these certificates, there is no possible doubt. Some of the best law-yers of Chicago have already declared in favor of their validity, and we can have a test case made which will reach the supreme court of the state inside of three or four months, which will for-ever set at rest the question of the legality." HERE TO STAY.

**HERE TO STAY.** In conclusion, Judge Dune said: "If good results have been secured in Eu-rope and Australia, why cannot they be secured in New York and Chicago and other cities of America? The movement in favor of municipal own-ership of all public utilities has taken deep root among the intelligent people of this country. It is here to stay, and the politicians and people who ignore this sentiment must be prepared for a short-lived career before the people." THE SOVEREIGN BANK OF CANADA, 28 King Street West, Toronto. Savings Department.

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