

## WORKS DAY AND NIGHT DOES THIS BIG BANK

Largest New York Financial Institution Employs 450 Clerks and Keeps Them Busy.

Four hundred and fifty men are needed to operate the National City Bank of New York. Forty messengers carry the drafts and general business of the institution thru the city; roomful of clerks sort checks and drafts and keep the records of correspondents' accounts; a special department keeps filed away the information relating to the tens of thousands of individuals and enterprises that have applied to the bank for loans.

Through the twenty-four hours of the day this financial plant is never stopped. A small force of clerks goes on at the end of the regular working day, and stays until midnight. From midnight until 8 o'clock half a dozen clerks are sorting the mail—receiving then a great part of all that comes in from out of town. There are from three to five thousand out-of-town letters every day, containing from fifteen to twenty thousand checks. They must be ready at 10 o'clock for presentation at the Clearing House, or the clients of the banks will lose a full day's interest on their money. In an institution that has presented total demands as great as \$75,000,000 in a single day at the Clearing House carelessness or delay in handling checks and drafts might easily mean a daily loss of hundreds or even thousands of dollars. The daily interest on \$10,000,000 at 4 per cent. is over a thousand dollars.

The training of half a century has gone to evolve in this and other Wall-street banks the highest possible development of a system for keeping assets liquid. The deposits of this bank have varied \$16,000,000 a day. It is necessary to be everlastingly ready—Munsey's Magazine.

## Money is Hard to Get Say Toronto Brokers

Banks Haven't Enough Funds to Go Round—Comment on Wall-street Market.

Playfair, Martens & Co., comment on the financial situation as follows:

"Bad news out is good news," so the saying goes. The Tobacco and Standard Oil cases are out of the way as affecting market sentiment. No legitimate industry will be destroyed, but the grasping and all powerful monopolies have found a master in the shape of the law, and that is something to inspire confidence in the business situation. The "one man power" is no longer a menace in the United States.

Much capital of a bearish nature has been made of the Steel investigation, but thus far it has proved nothing more than a rattling of dry bones and outside of a smart temporary setback seems to exert very little influence upon United States Steel stock. The out in prices of steel bars by the various steel companies has failed to prove demoralizing in either the market or the stock market; and steel manufacturers are optimistic and quite generally express belief that the readjustment of price will stimulate business.

Money is by no means easy in Toronto. Notwithstanding the fact that large sums have recently been shipped from New York to Canada, funds are exceedingly hard to get on call loans. It is not a question of security with most of the banks, but lack of sufficient funds to go round. Considering this condition, the activity at the present time is remarkable. The market has again demonstrated its tendency to reach higher levels whenever any encouragement may be had. Sympathizing with the bigger market in Wall-street, practically the whole has been buoyant, with strength centered principally in Sao Paulo, Rio de Janeiro, and the milling stocks.

TORONTO SUFFRAGE ASSOCIATION.

At the final meeting of the executive committee of the Toronto Women Suffrage Association held on Tuesday, there attended Dr. Margaret Gordon, president; Mrs. Davidson, Mrs. MacIver, Miss Madge Bruce, M.A., and Mrs. Prenter. The president in her closing address declared that the movement is making rapid progress in the city.

Mrs. MacIver and Miss Gladys MacIver were deputed to represent the Toronto association at the session of the National Council of Women, to be held at Port Arthur this week.

On Wednesday the Social Study Club connected with the association had its usual weekly meeting. Miss Bruce gave an eloquent address on the reasons why the suffrage should be extended.

# BROWN'S RETIRING SALE

## You Can Furnish Your Home Here at 1/3 to 1/2 What It Would Ordinarily Cost

Why not do it? Why not take advantage of this wonderful sale? You will probably never again have such an opportunity. Our stock is a well-chosen one—every line having Mr. Brown's personal approval before being purchased. The reductions are nothing short of startling. Every department is simply a great bargain centre. Remember, this sale is only for a short time, and unless you seize the opportunity at once it will soon be gone for ever. These extra specials for Monday give you an idea of the cutting that is going on throughout the entire store.

### Wardrobes, Cheffoniers, and Dressers

Wardrobe, golden.	Regular \$19.00.	Sale price...	\$12.00
Cheffonier, golden.	Regular \$14.00.	Sale price...	\$9.00
Cheffonier, mahogany.	Regular \$24.00.	Sale price...	\$15.00
Dresser, mahogany.	Regular \$26.00.	Sale price...	\$16.75
Dresser, solid oak.	Regular \$13.00.	Sale price...	\$8.50
Dresser, solid oak.	Regular \$13.75.	Sale price...	\$9.00
Dresser, solid oak.	Regular \$22.00.	Sale price...	\$15.00
Dresser, solid oak.	Regular \$31.00.	Sale price...	\$21.00
Dresser, solid oak.	Regular \$35.00.	Sale price...	\$22.00
Dressing Table to match.	Regular \$15.00.	Sale price...	\$10.25
Dressing Table, solid oak.	Regular \$22.	Sale price...	\$15.50
Dresser, solid mahogany.	Regular \$50.	Sale price...	\$33.00
Cheffonier, solid mahogany.	Regular \$52.	Sale price...	\$31.75
Dresser, solid oak.	Regular \$65.00.	Sale price...	\$42.00
Cheffonier, solid oak.	Regular \$55.00.	Sale price...	\$37.00

### Beds and Bedding

#### BRASS BEDS

All All-Brass Bed, finished in bright.	Regular \$60.00.	Sale price...	\$37.50
An All-Brass Bed, satin finish.	Regular \$50.00.	Sale price...	\$32.75

#### IRON BEDS

All-Iron Bed, in best white or green enamel, all standard sizes.	Regular \$3.50.	Sale price...	\$2.35
Iron and Brass Bed, finished in white or green enamel, all standard sizes.	Regular \$5.50.	Sale price...	\$3.95

#### MATTRESSES

Mixed Mattress, striped ticking, all standard sizes.	Regular \$3.50.	Sale price...	\$2.29
Cotton Felt Mattress, in fancy brown tickings.	Regular \$14.00.	Sale price...	\$8.50

#### PILLOWS

All-Feather Pillows, large size.	Regular \$1.50.	Sale price...	95c
Feather Pillows, full weight, covered in fancy satin tickings.	Regular \$5.00.	Sale price...	\$3.15

### Carpets at Your Own Price

475 yards Body Brussels, with borders to match.	Regular \$1.40 per yard.	Special...	90c
750 yards Body Wilton Carpet and borders to match.	Regular \$2.25.	Special...	\$1.55
500 yards Tapestry Carpet, 27 inches wide.	Regular 75c.	Special, per yard...	50c
400 yards Tapestry Carpet, 27 inches wide.	Regular 90c.	Special, per yard...	60c
625 yards Tapestry Carpet, 27 inches wide.	Regular \$1.10.	Special, per yard...	75c
350 yards Wool Carpet, 36 inches wide.	Regular 90c per yard.		65c
90 yards Wool Carpet, 36 inches wide.	Regular 75c per yard.		53c
75 yards Union Carpet, 36 inches wide.	Regular 60c per yard.		37c
5 only Brussels Rugs, size 3x4 yards.	Regular \$28.00.	Special...	\$18.25
6 only Brussels Rugs, size 3x3 1/2 yards.	Regular \$24.00.	Special...	\$15.35
4 only Brussels Rugs, size 4 ft. 6 x 7 ft. 6.	Regular \$9.50.	Special...	\$6.25
5 only Wool Art Squares, 3x3 1/2 yards.	Regular \$21.50.	Special...	\$13.95
3 only Wool Art Squares, 3x3 1/2 yards.	Regular \$19.00.	Special...	\$12.75
2 only Wool Art Squares, 3x3 1/2 yards.	Regular \$12.00.	Special...	\$8.35
3 only Tapestry Art Squares, 3 1/2 x 4 yards.	Regular \$27.00.	Special...	\$17.95
6 only Tapestry Art Squares, 3x4 yards.	Regular \$19.00.	Special...	\$12.50
4 only Tapestry Art Squares, 3x3 1/2 yards.	Regular \$16.00.	Special...	\$10.65
3 only Tapestry Art Squares, 3x3 yards.	Regular \$14.00.	Special...	\$7.10
350 yards Linoleum, two yards wide.	Regular 55c per square yard.	Special...	36c
475 yards Floor Oilcloth, two yards wide.	Regular 40c per square yard.	Special...	24c
60 yards Key Border Linoleum, 1/2-yard wide.	Regular 55c per square yard.	Special...	34c
90 yards Stair Oilcloth, 1/2-yard wide.	Regular 25c per square yard.	Special...	19c

### Dining Room Furniture

Buffet, in quarter-cut oak finish, golden.	Regular \$23.00.	for...	\$15.00
Sideboard, in golden elm.	Regular \$13.50.	for...	\$8.25
Buffet, in quarter-cut oak, golden.	Regular \$48.	for...	\$30.75
Buffet, in quarter-cut oak, with China Cabinet.	Regular \$59.00.	for...	\$40.00
Sideboard, in quarter-cut oak finish, golden.	Regular \$36.00.	for...	\$23.50
Buffet, in quarter-cut oak, golden.	Regular \$70.	for...	\$48.00
Extension Table, in golden elm, 5 legs, extends to 6 feet.	Regular \$8.75.	for...	\$4.85
Extension Table, in quarter-cut oak finish, round top, extends to 6 feet.	Regular \$14.00.	for...	\$7.75
Extension Table, in quarter-cut oak, round top, 52 inches.	Regular \$50.00.	for...	\$33.50
Diners, in quarter-cut oak frames, leather seats, 5 and 1 arm in set.	Regular \$29.00.	for...	\$16.70
Diners, in quarter-cut oak frames, spring seats, 5 and 1 arm in set.	Regular \$55.00.	for...	\$33.20
High-Back Diners, golden, saddle seats.	Regular \$1.10.	for...	70c

### Verandah Furniture

Porch Chair, in red or green.	Regular \$1.50.	for...	89c
Rocker to match, in red or green.	Regular \$1.75.	for...	95c
Arm Rocker, in green or red.	Regular \$3.25.	for...	\$2.00

### China Cabinets

China Cabinet, in oak, golden polish.	Regular \$33.50.	for...	\$23.50
China Cabinet, in oak, golden polish.	Regular \$40.00.	for...	\$24.50

### Kitchen Cabinets

Kitchen Cabinet, in ash, golden oak finish.	Regular \$30.00.	for...	\$19.00
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THE ABOVE PRICES ARE FOR CASH ONLY

The J. F. Brown Co., Ltd., 185-187 Yonge Street

## 33 1/3% TO 50% REDUCTIONS

Mutt Certainly Has a Peculiar Sense of Humor

By "Bud" Fisher

