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CRITICIZING THE BANKS.

From the "Watch Tower" of the St. Thomas Evening Journal flashes forth periodically a searchlight. In a recent flash some criticism is indulged in at the expense of the "frock-coated Canadian bankers," who have long been "chafing under the aggressive methods of the Sovereign Bank," a statement which is "confirmed by the vindictive statements of the Bankers' Association's chief worshipper, the Monetary Times."

This lucubration is a lengthy one, which begins by praising the Canadian banking system and admiring the stability of our banks, displayed in so marked a manner in late months. But having a notion, apparently, that something novel must be said upon the subject, something

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Notice is hereby given that a Dividend at the rate of SIX PER CENT per annum upon the paid-up Capital Stock of The Home Bank of Canada has been declared for the THREE MONTHS ending February 29th, 1908, and that the same will be payable at the Head Office and Branches of the Bank on and after the second day of March next.

The Transfer Books will be closed from February 19th to 29th, 1908, both days inclusive.

By order of the Board.

JAMES MASON,
General Manager.

Toronto, Jan. 22nd, 1908.

Head Office—8 King St. West, Toronto

different from the "praises lavished upon the financial saviours of the country's trade and commerce," it proceeds to belittle and condemn the very persons who have built up the stately fabric of Canadian banking, which it has just admired.

It is not very difficult to tickle the ears of the thoughtless with suggestions that there was not, after all, so much risk of serious trouble if the Sovereign Bank had been allowed to pursue its course—that the Sovereign Bank founders and managers were pretty clever fellows—that its ambition should not have been discouraged—that its aggressive methods were serving the depositing public, and so on.

Worse than this, playing fast and loose with matters of serious moment in a semi-jocular way are statements such as this: "The banks are not even required by law to hold a cash reserve." Section sixty of the Banking Act shows this to be untrue.

"Henry, you look worried; what is the trouble?"

"I was stung by an adder his afternoon."

"Heavens! How did it happen?"

"Why, I went to the bank, and the bank clerk, after adding up the ledger, told me my account was overdrawn."

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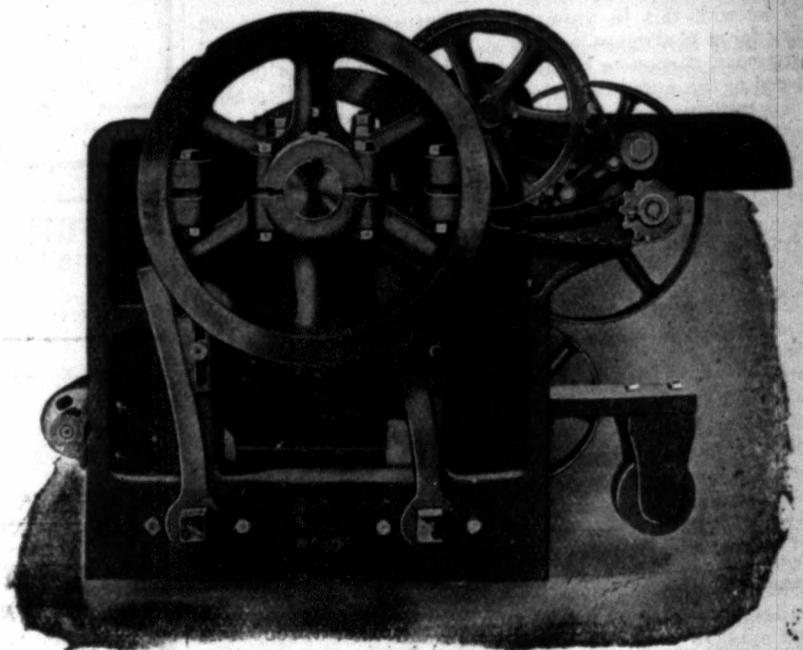
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