

ARTICLES FOR SALE
ENGLISH 4PLY COLLARS, 75c and 75c
Stainless Black Cotton Socks, High
Special at Dixon's, 65 and 67 King-street west.

TO RENT
\$20 RENTS S.W. CORNER
Solicitor's office, night location for
Dry Goods or Boots and Shoes.

BUSINESS CHANCES.
A GOLDEN CHANCE—MARKET CITY, NI-
agara County, New York. Free sites, full
power to manufacturing use, large supply of
labor. Unlimited storage and water power. A
most beautiful lake view. 100 acres of
land. To be sold at once. For full particulars
write to J. H. B. Jones, 100 Queen-st. W.,
Toronto. No further payment will be
guaranteed to you. G. B. Jones, Toronto-street,
Special Agent for Ontario.

WANTED.
THREE MESSAGES WANTED—APPLY
at World office.

BUILDING WANTED TO RENT IN TOR-
onto for storage purposes. No less than
100 feet long. State location. Write to
address Dickenson & Co., Niagara Falls Centre.

SITUATION WANTED BY MARRIED MAN.
Small family. Will do house, careful
driver, or any other. Apply 711 Main-st.,
Toronto, or at World office.

BUSINESS CHANCES.
OKAYVILLE BAY—ON YONGE STREET—
guaranteed pure farmers' milk supplied
daily. For full particulars apply to
J. H. B. Jones, 100 Queen-st. W., Toronto.

MARRIAGE LICENSES.
H. S. MARA, ISSUER OF MARRIAGE
Licenses, 5 Toronto-street, Toronto, 523
Jervis-street.

MEDICAL.
"DOWN TOWN OFFICES" OF THIS
Building, King and Yonge.

PATENT SOLICITORS.
D. H. DODD & MAYER, SOLICITORS OF
Patents, 100 Queen-st. W., Toronto.

NOTICE—Patent Act of 1872, and Amendments.
Notice is hereby given to all persons desirous
of using the name of "The Patent Office" in
connection with their business, that the
Patent Office of Canada was transferred to James
Dundas at 100 Queen-st. W., Toronto, on
the 1st day of August, 1894.

FINANCIAL.
A LARGE AMOUNT OF PRIVATE FUNDS
to loan on low rates. Road, Bond &
Mortgage, etc. 25 King-st. W., Toronto.

MONEY TO LEND ON MORTGAGES.
Advances made on real estate, billiard
tables, etc. 25 King-st. W., Toronto.

BILLIARDS.
B. J. NEWTON, TEACHER OF BILLIARD
and Pool, 100 Queen-st. W., Toronto.

MUSICAL.
W. L. FOSTER, PUPIL OF MONS.
Boufflers. Portraits in Oil, Pastel, etc.
100 Queen-st. W., Toronto.

EDUCATIONAL.
BARKER'S SHORTLAND SCHOOL, PR-
incipals, 100 Queen-st. W., Toronto.

ART.
W. L. FOSTER, PUPIL OF MONS.
Boufflers. Portraits in Oil, Pastel, etc.
100 Queen-st. W., Toronto.

SUMMER RESORTS.
THE "HAWTHORN" MINERAL SPRINGS
Resort, near Toronto. For full particulars
apply to J. H. B. Jones, 100 Queen-st. W.,
Toronto.

VETERINARY.
ONTARIO VETERINARY COLLEGE HORSE
Hospital, 100 Queen-st. W., Toronto.

DENTISTRY.
R. H. SEITON, DENTIST, 100 Queen-st. W.,
Toronto.

PATTERNS AND MODELS.
JAMES BOWEN, PATTERNS AND MODELS
for all kinds of clothing, 100 Queen-st. W.,
Toronto.

HOTELS.
DAVENVILLE HOTEL, HARLEQUIN, ONE OF THE
best hotels in Toronto, 100 Queen-st. W.,
Toronto.

LEGAL CARDS.
ARNOLD & IRWIN, BARRISTERS, SOLI-
citors, 100 Queen-st. W., Toronto.

Printers' Material for Sale Cheap.
15 double and single racks.
1 imposing stone.
16 pairs cases nonpareil type.
12 pairs cases million type.
Type 12 cents a pound.
Must be taken away at once.

WORLD OFFICE.
The Toronto World.
No. 18 YONGE STREET, TORONTO.
A One Cent Morning Paper.
Daily (without Sundays) by the year, \$1.00
Sunday Edition, by the year, \$1.00
Daily (Sundays included) by the year, \$1.00

A GOOD PROPOSAL.
An evening paper states that the Grand
Trunk line will be converted into an
electric system. The World some
months ago referred to the possibilities
of the Belt line running with a trolley
equipment instead of steam power.
The Grand Trunk has been slow in the past
to make the best of its advantages, espe-
cially in regard to local traffic. It
remains to be seen if it will make any
attempt to improve its service. The
Grand Trunk has been slow in the past
to make the best of its advantages, espe-
cially in regard to local traffic. It
remains to be seen if it will make any
attempt to improve its service.

THE TORONTO WORLD.
The demand for the new machine-set
presses is increasing. Carriage holders and
blacksmiths are aware of the fact that
fewer carriages are being bought, and
fewer people are keeping horses. The
disturbing element in this business are
the bicycle and the electric cars. The
bicycle is calling into existence a new
class of tradesman. There is a splendid
opportunity for young men who will de-
vote themselves to the mechanical intricacies
of the bicycle. The bicycle is now
being sold in separate parts. Any single
part can be purchased separately as
readily as the whole machine. One firm
is making a specialty of handling the
machine in this way. A surprisingly
large number of men have opened bicycle
shops, and in all parts of the city are
to be found places where bicycles can be
repaired. One or more factories have
been established to make the machines
complete. It ought to be undertaken to
be a profitable venture to undertake the
manufacture of single parts of the ma-
chine. If one factory confines itself to
wheels, another to pedals, a third to
saddles, and so on, we will make rapid
progress in this new industry. The ma-
chines are all constructed on the same
general design, and the parts are nearly
all interchangeable. Bicycling is yet in
its infancy. Next season will see a
wonderful expansion in the trade. Car-
riage holders and blacksmiths should
advance and proceed at once to make the
machines used in this country. Employ-
ment will thus be afforded to hundreds
of mechanics who have been deprived of
work in other lines. The repair and
maintenance of machines alone amounts
to considerable. To keep in order the
six thousand machines used in Toronto
will require the services of a large
number of mechanics as well as the intro-
duction of electricity gave employment to
a large number of men who had there-
fore been engaged in other occupations.
The bicycle business is a means of doing
the same thing.

WHAT WILL HELP TORONTO?
The World proposes to discuss from day
to day any suggestion that may be
made looking to the improvement of
things in this city. We, like all other
business centers, are suffering from the
widespread depression. We are also
suffering from over-speculation in real
estate. There has been a period of in-
flation, of municipal extravagance, and
of personal extravagance. Speaking of the
latter we can best illustrate it by say-
ing that the great majority of the peo-
ple of Toronto have been paying over a
fifth of their incomes for real estate and
taxes alone. Many have paid more.
In other countries a man is considered
extravagant who lives in a house the
rent of which is a tenth, or a sixth, or
even a fifth of his income. People have
involved themselves in paying rent, and
interest on a mortgage is rent, and
nothing else, and they must reduce their
expenses.

Well, what has all this got to do with
a suggestion for the improvement of
business? A great deal. What will help
business? It will help those who are
hopelessly involved in real estate speculation.
The mortgage covenant must be modified,
and we must have a bankruptcy law.
Even if the mortgage clause in mort-
gages is not modified an insolvency law
will confer relief on thousands.

Those then, who are cogitating over
some sort of relief for the city, should
bear in mind the fact that the city is
bearing the Government at Ottawa for an
insolvency law. There is such a law in
Great Britain, there is one in the State
of New York, and we formerly had one in
Canada. Such a law will help to straighten up
things in Toronto. The Board of Trade
of this view, and pressed it upon the
Government last session, but without
success.

This, then, is our first suggestion.
What do you think of it? A correspondent
writes a letter in another column
bearing out this view.

The cashier of a company in the
city has got into trouble over some
irregularity in regard to his cash. The
individual in question has had the hand-
ling of hundreds of thousands of dollars
annually. The company gave him a
cashier's check for \$80,000. He is
astonished to learn of the official
wrongdoing.

NEW METHODS IN BUSINESS.
A distinctive feature of business in
Toronto is the conversion of the leading
dry goods houses into general stores
where everything imaginable is kept on
hand. At least two such are in pro-
cess of conversion at the present time
one on Yonge and another on King-
street. Each flat in these new struc-
tures takes the place of a dozen small
stores that formerly did a fairly good
local business in some outlying or even
central section of the city. The new
conditions of the retail trade are causing
no little hardship to many of the smaller
Yonge-street and Queen-street traders.
The change, however, is bound to
come, or rather it has come, and those
who are concerned ought to accept the situation as
final. The wholesale houses are ex-
periencing the effect of the new order
of things. Before the big downtown
basements and upper flats absorbed the
business of the small stores these latter
were supplied by wholesale houses. But
the universal providers, as a rule, do not
little business through the wholesale
men. They purchase direct from
the manufacturer, and for that purpose
they have their permanent buyers in
Europe and elsewhere. Nor is this meth-
od of distributing goods confined to the
citizens of Toronto. The farmers have

their grange stores, from which they
procure everything they need. These
stores, too, have a tendency to wreck
the country store and to injure the
wholesale houses. Agents are at work
among the farmers of the province, and
the grange system has a strong hold
everywhere it has been introduced. The
country storekeeper is as fond in his
complaints as the small retailer of the
city. The most prudent individual is he
who promptly accepts the situation and
trims his sails accordingly.

In another line of business a revolution
is in progress. Carriage holders and
blacksmiths are aware of the fact that
fewer carriages are being bought, and
fewer people are keeping horses. The
disturbing element in this business are
the bicycle and the electric cars. The
bicycle is calling into existence a new
class of tradesman. There is a splendid
opportunity for young men who will de-
vote themselves to the mechanical intricacies
of the bicycle. The bicycle is now
being sold in separate parts. Any single
part can be purchased separately as
readily as the whole machine. One firm
is making a specialty of handling the
machine in this way. A surprisingly
large number of men have opened bicycle
shops, and in all parts of the city are
to be found places where bicycles can be
repaired. One or more factories have
been established to make the machines
complete. It ought to be undertaken to
be a profitable venture to undertake the
manufacture of single parts of the ma-
chine. If one factory confines itself to
wheels, another to pedals, a third to
saddles, and so on, we will make rapid
progress in this new industry. The ma-
chines are all constructed on the same
general design, and the parts are nearly
all interchangeable. Bicycling is yet in
its infancy. Next season will see a
wonderful expansion in the trade. Car-
riage holders and blacksmiths should
advance and proceed at once to make the
machines used in this country. Employ-
ment will thus be afforded to hundreds
of mechanics who have been deprived of
work in other lines. The repair and
maintenance of machines alone amounts
to considerable. To keep in order the
six thousand machines used in Toronto
will require the services of a large
number of mechanics as well as the intro-
duction of electricity gave employment to
a large number of men who had there-
fore been engaged in other occupations.
The bicycle business is a means of doing
the same thing.

THE TORONTO WORLD.
The demand for the new machine-set
presses is increasing. Carriage holders and
blacksmiths are aware of the fact that
fewer carriages are being bought, and
fewer people are keeping horses. The
disturbing element in this business are
the bicycle and the electric cars. The
bicycle is calling into existence a new
class of tradesman. There is a splendid
opportunity for young men who will de-
vote themselves to the mechanical intricacies
of the bicycle. The bicycle is now
being sold in separate parts. Any single
part can be purchased separately as
readily as the whole machine. One firm
is making a specialty of handling the
machine in this way. A surprisingly
large number of men have opened bicycle
shops, and in all parts of the city are
to be found places where bicycles can be
repaired. One or more factories have
been established to make the machines
complete. It ought to be undertaken to
be a profitable venture to undertake the
manufacture of single parts of the ma-
chine. If one factory confines itself to
wheels, another to pedals, a third to
saddles, and so on, we will make rapid
progress in this new industry. The ma-
chines are all constructed on the same
general design, and the parts are nearly
all interchangeable. Bicycling is yet in
its infancy. Next season will see a
wonderful expansion in the trade. Car-
riage holders and blacksmiths should
advance and proceed at once to make the
machines used in this country. Employ-
ment will thus be afforded to hundreds
of mechanics who have been deprived of
work in other lines. The repair and
maintenance of machines alone amounts
to considerable. To keep in order the
six thousand machines used in Toronto
will require the services of a large
number of mechanics as well as the intro-
duction of electricity gave employment to
a large number of men who had there-
fore been engaged in other occupations.
The bicycle business is a means of doing
the same thing.

WHAT WILL HELP TORONTO?
The World proposes to discuss from day
to day any suggestion that may be
made looking to the improvement of
things in this city. We, like all other
business centers, are suffering from the
widespread depression. We are also
suffering from over-speculation in real
estate. There has been a period of in-
flation, of municipal extravagance, and
of personal extravagance. Speaking of the
latter we can best illustrate it by say-
ing that the great majority of the peo-
ple of Toronto have been paying over a
fifth of their incomes for real estate and
taxes alone. Many have paid more.
In other countries a man is considered
extravagant who lives in a house the
rent of which is a tenth, or a sixth, or
even a fifth of his income. People have
involved themselves in paying rent, and
interest on a mortgage is rent, and
nothing else, and they must reduce their
expenses.

Well, what has all this got to do with
a suggestion for the improvement of
business? A great deal. What will help
business? It will help those who are
hopelessly involved in real estate speculation.
The mortgage covenant must be modified,
and we must have a bankruptcy law.
Even if the mortgage clause in mort-
gages is not modified an insolvency law
will confer relief on thousands.

Those then, who are cogitating over
some sort of relief for the city, should
bear in mind the fact that the city is
bearing the Government at Ottawa for an
insolvency law. There is such a law in
Great Britain, there is one in the State
of New York, and we formerly had one in
Canada. Such a law will help to straighten up
things in Toronto. The Board of Trade
of this view, and pressed it upon the
Government last session, but without
success.

This, then, is our first suggestion.
What do you think of it? A correspondent
writes a letter in another column
bearing out this view.

The cashier of a company in the
city has got into trouble over some
irregularity in regard to his cash. The
individual in question has had the hand-
ling of hundreds of thousands of dollars
annually. The company gave him a
cashier's check for \$80,000. He is
astonished to learn of the official
wrongdoing.

NEW METHODS IN BUSINESS.
A distinctive feature of business in
Toronto is the conversion of the leading
dry goods houses into general stores
where everything imaginable is kept on
hand. At least two such are in pro-
cess of conversion at the present time
one on Yonge and another on King-
street. Each flat in these new struc-
tures takes the place of a dozen small
stores that formerly did a fairly good
local business in some outlying or even
central section of the city. The new
conditions of the retail trade are causing
no little hardship to many of the smaller
Yonge-street and Queen-street traders.
The change, however, is bound to
come, or rather it has come, and those
who are concerned ought to accept the situation as
final. The wholesale houses are ex-
periencing the effect of the new order
of things. Before the big downtown
basements and upper flats absorbed the
business of the small stores these latter
were supplied by wholesale houses. But
the universal providers, as a rule, do not
little business through the wholesale
men. They purchase direct from
the manufacturer, and for that purpose
they have their permanent buyers in
Europe and elsewhere. Nor is this meth-
od of distributing goods confined to the
citizens of Toronto. The farmers have

their grange stores, from which they
procure everything they need. These
stores, too, have a tendency to wreck
the country store and to injure the
wholesale houses. Agents are at work
among the farmers of the province, and
the grange system has a strong hold
everywhere it has been introduced. The
country storekeeper is as fond in his
complaints as the small retailer of the
city. The most prudent individual is he
who promptly accepts the situation and
trims his sails accordingly.

THE ALLIANS AND THE NEW LINE.
Twenty Knobs An unsafe Speed No Money
in the Venture.
London, Aug. 11.—The Allan Brothers
Steamship Company, of Glasgow, to-day
have a long letter in The Times, in
which they deprecate Sir Charles Hil-
bert's recent statements concerning
the proposed East Atlantic line and
the safety of the St. Lawrence as a
mail route. Sir Charles Hilbert
explains that the Allan, although for twenty
years carrying the mails, have never
before been subjected to such a violent
and unjust attack. The Allan de-
precate the position of those who
were attacked by Government subordi-
nates. They claim that a speed of twenty knots
an hour would be unprofitable and un-
safe. Two of their cargo steamers nar-
rowly escaped being wrecked recently
in this way by contact with the ice
and two others only escaped by going
west.

A Paper to Read.
The demand for the new machine-set
presses is increasing. Carriage holders and
blacksmiths are aware of the fact that
fewer carriages are being bought, and
fewer people are keeping horses. The
disturbing element in this business are
the bicycle and the electric cars. The
bicycle is calling into existence a new
class of tradesman. There is a splendid
opportunity for young men who will de-
vote themselves to the mechanical intricacies
of the bicycle. The bicycle is now
being sold in separate parts. Any single
part can be purchased separately as
readily as the whole machine. One firm
is making a specialty of handling the
machine in this way. A surprisingly
large number of men have opened bicycle
shops, and in all parts of the city are
to be found places where bicycles can be
repaired. One or more factories have
been established to make the machines
complete. It ought to be undertaken to
be a profitable venture to undertake the
manufacture of single parts of the ma-
chine. If one factory confines itself to
wheels, another to pedals, a third to
saddles, and so on, we will make rapid
progress in this new industry. The ma-
chines are all constructed on the same
general design, and the parts are nearly
all interchangeable. Bicycling is yet in
its infancy. Next season will see a
wonderful expansion in the trade. Car-
riage holders and blacksmiths should
advance and proceed at once to make the
machines used in this country. Employ-
ment will thus be afforded to hundreds
of mechanics who have been deprived of
work in other lines. The repair and
maintenance of machines alone amounts
to considerable. To keep in order the
six thousand machines used in Toronto
will require the services of a large
number of mechanics as well as the intro-
duction of electricity gave employment to
a large number of men who had there-
fore been engaged in other occupations.
The bicycle business is a means of doing
the same thing.

THE TORONTO WORLD.
The demand for the new machine-set
presses is increasing. Carriage holders and
blacksmiths are aware of the fact that
fewer carriages are being bought, and
fewer people are keeping horses. The
disturbing element in this business are
the bicycle and the electric cars. The
bicycle is calling into existence a new
class of tradesman. There is a splendid
opportunity for young men who will de-
vote themselves to the mechanical intricacies
of the bicycle. The bicycle is now
being sold in separate parts. Any single
part can be purchased separately as
readily as the whole machine. One firm
is making a specialty of handling the
machine in this way. A surprisingly
large number of men have opened bicycle
shops, and in all parts of the city are
to be found places where bicycles can be
repaired. One or more factories have
been established to make the machines
complete. It ought to be undertaken to
be a profitable venture to undertake the
manufacture of single parts of the ma-
chine. If one factory confines itself to
wheels, another to pedals, a third to
saddles, and so on, we will make rapid
progress in this new industry. The ma-
chines are all constructed on the same
general design, and the parts are nearly
all interchangeable. Bicycling is yet in
its infancy. Next season will see a
wonderful expansion in the trade. Car-
riage holders and blacksmiths should
advance and proceed at once to make the
machines used in this country. Employ-
ment will thus be afforded to hundreds
of mechanics who have been deprived of
work in other lines. The repair and
maintenance of machines alone amounts
to considerable. To keep in order the
six thousand machines used in Toronto
will require the services of a large
number of mechanics as well as the intro-
duction of electricity gave employment to
a large number of men who had there-
fore been engaged in other occupations.
The bicycle business is a means of doing
the same thing.

WHAT WILL HELP TORONTO?
The World proposes to discuss from day
to day any suggestion that may be
made looking to the improvement of
things in this city. We, like all other
business centers, are suffering from the
widespread depression. We are also
suffering from over-speculation in real
estate. There has been a period of in-
flation, of municipal extravagance, and
of personal extravagance. Speaking of the
latter we can best illustrate it by say-
ing that the great majority of the peo-
ple of Toronto have been paying over a
fifth of their incomes for real estate and
taxes alone. Many have paid more.
In other countries a man is considered
extravagant who lives in a house the
rent of which is a tenth, or a sixth, or
even a fifth of his income. People have
involved themselves in paying rent, and
interest on a mortgage is rent, and
nothing else, and they must reduce their
expenses.

Well, what has all this got to do with
a suggestion for the improvement of
business? A great deal. What will help
business? It will help those who are
hopelessly involved in real estate speculation.
The mortgage covenant must be modified,
and we must have a bankruptcy law.
Even if the mortgage clause in mort-
gages is not modified an insolvency law
will confer relief on thousands.

Those then, who are cogitating over
some sort of relief for the city, should
bear in mind the fact that the city is
bearing the Government at Ottawa for an
insolvency law. There is such a law in
Great Britain, there is one in the State
of New York, and we formerly had one in
Canada. Such a law will help to straighten up
things in Toronto. The Board of Trade
of this view, and pressed it upon the
Government last session, but without
success.

This, then, is our first suggestion.
What do you think of it? A correspondent
writes a letter in another column
bearing out this view.

The cashier of a company in the
city has got into trouble over some
irregularity in regard to his cash. The
individual in question has had the hand-
ling of hundreds of thousands of dollars
annually. The company gave him a
cashier's check for \$80,000. He is
astonished to learn of the official
wrongdoing.

NEW METHODS IN BUSINESS.
A distinctive feature of business in
Toronto is the conversion of the leading
dry goods houses into general stores
where everything imaginable is kept on
hand. At least two such are in pro-
cess of conversion at the present time
one on Yonge and another on King-
street. Each flat in these new struc-
tures takes the place of a dozen small
stores that formerly did a fairly good
local business in some outlying or even
central section of the city. The new
conditions of the retail trade are causing
no little hardship to many of the smaller
Yonge-street and Queen-street traders.
The change, however, is bound to
come, or rather it has come, and those
who are concerned ought to accept the situation as
final. The wholesale houses are ex-
periencing the effect of the new order
of things. Before the big downtown
basements and upper flats absorbed the
business of the small stores these latter
were supplied by wholesale houses. But
the universal providers, as a rule, do not
little business through the wholesale
men. They purchase direct from
the manufacturer, and for that purpose
they have their permanent buyers in
Europe and elsewhere. Nor is this meth-
od of distributing goods confined to the
citizens of Toronto. The farmers have

their grange stores, from which they
procure everything they need. These
stores, too, have a tendency to wreck
the country store and to injure the
wholesale houses. Agents are at work
among the farmers of the province, and
the grange system has a strong hold
everywhere it has been introduced. The
country storekeeper is as fond in his
complaints as the small retailer of the
city. The most prudent individual is he
who promptly accepts the situation and
trims his sails accordingly.

COX & CO.,
HAVERHILL.
SAFE DEPOSIT
VAULTS King-street west, Toronto.
Authorized Capital, \$1,000,000
Subscribed Capital, 800,000
President—Hon. J. C. Atkins, P.C.
Managers—A. E. Williams,
Solicitors—Messrs. Barwick & Frank.
Authorized to act as
Executor, Administrator,
Trustee, Receiver, Committee of Lunatics,
Guardian, Liquidator, Assignee, Etc.
Deposit Safe to rent. All sizes and at reason-
able prices. Parcels received for safe custody.
Guaranteed and insured against loss.
Solicitors bringing Estates Ad-
ministrations, etc. The Corporation
are continued in the profes-
sion. For further information see the Corporation's
Manual.

60c on the Dollar
The big railway strike forced the sale
of the stock, and we were ready to accept
the offer, and from going to the latest
stage, made for this summer's trade—no
action trade.
We must realize immediately, and at 60c
on the dollar, the wholesale price of the
stock should not last two weeks.
We only quote a few of
Ladies' Crossed Linen Shoes... 85c 2.00
Ladies' Canvas Shoes... 50 1.25
Ladies' Tan Gaiter Shoes... 60 1.25
Ladies' Colored Morocco Shoes... 50 1.00

BANKRUPT
Several Hundred Polish Miners Beyond
All Hope of Rescue.
Warsaw, Aug. 11.—The extensive coal
mines near Dombrowa, Government
mines, have been burning since yester-
day afternoon. The fire was started by
an explosion of gas when the shaft
was being lowered. The main shaft
was wrecked, and comparatively
few miners have been rescued. The
miners are all abandoned to their
fates. The mines are owned by the Fran-
ciscan Order.

THE TORONTO WORLD.
The demand for the new machine-set
presses is increasing. Carriage holders and
blacksmiths are aware of the fact that
fewer carriages are being bought, and
fewer people are keeping horses. The
disturbing element in this business are
the bicycle and the electric cars. The
bicycle is calling into existence a new
class of tradesman. There is a splendid
opportunity for young men who will de-
vote themselves to the mechanical intricacies
of the bicycle. The bicycle is now
being sold in separate parts. Any single
part can be purchased separately as
readily as the whole machine. One firm
is making a specialty of handling the
machine in this way. A surprisingly
large number of men have opened bicycle
shops, and in all parts of the city are
to be found places where bicycles can be
repaired. One or more factories have
been established to make the machines
complete. It ought to be undertaken to
be a profitable venture to undertake the
manufacture of single parts of the ma-
chine. If one factory confines itself to
wheels, another to pedals, a third to
saddles, and so on, we will make rapid
progress in this new industry. The ma-
chines are all constructed on the same
general design, and the parts are nearly
all interchangeable. Bicycling is yet in
its infancy. Next season will see a
wonderful expansion in the trade. Car-
riage holders and blacksmiths should
advance and proceed at once to make the
machines used in this country. Employ-
ment will thus be afforded to hundreds
of mechanics who have been deprived of
work in other lines. The repair and
maintenance of machines alone amounts
to considerable. To keep in order the
six thousand machines used in Toronto
will require the services of a large
number of mechanics as well as the intro-
duction of electricity gave employment to
a large number of men who had there-
fore been engaged in other occupations.
The bicycle business is a means of doing
the same thing.

WHAT WILL HELP TORONTO?
The World proposes to discuss from day
to day any suggestion that may be
made looking to the improvement of
things in this city. We, like all other
business centers, are suffering from the
widespread depression. We are also
suffering from over-speculation in real
estate. There has been a period of in-
flation, of municipal extravagance, and
of personal extravagance. Speaking of the
latter we can best illustrate it by say-
ing that the great majority of the peo-
ple of Toronto have been paying over a
fifth of their incomes for real estate and
taxes alone. Many have paid more.
In other countries a man is considered
extravagant who lives in a house the
rent of which is a tenth, or a sixth, or
even a fifth of his income. People have
involved themselves in paying rent, and
interest on a mortgage is rent, and
nothing else, and they must reduce their
expenses.

Well, what has all this got to do with
a suggestion for the improvement of
business? A great deal. What will help
business? It will help those who are
hopelessly involved in real estate speculation.
The mortgage covenant must be modified,
and we must have a bankruptcy law.
Even if the mortgage clause in mort-
gages is not modified an insolvency law
will confer relief on thousands.

Those then, who are cogitating over
some sort of relief for the city, should
bear in mind the fact that the city is
bearing the Government at Ottawa for an
insolvency law. There is such a law in
Great Britain, there is one in the State
of New York, and we formerly had one in
Canada. Such a law will help to straighten up
things in Toronto. The Board of Trade
of this view, and pressed it upon the
Government last session, but without
success.

This, then, is our first suggestion.
What do you think of it? A correspondent
writes a letter in another column
bearing out this view.

The cashier of a company in the
city has got into trouble over some
irregularity in regard to his cash. The
individual in question has had the hand-
ling of hundreds of thousands of dollars
annually. The company gave him a
cashier's check for \$80,000. He is
astonished to learn of the official
wrongdoing.

NEW METHODS IN BUSINESS.
A distinctive feature of business in
Toronto is the conversion of the leading
dry goods houses into general stores
where everything imaginable is kept on
hand. At least two such are in pro-
cess of conversion at the present time
one on Yonge and another on King-
street. Each flat in these new struc-
tures takes the place of a dozen small
stores that formerly did a fairly good
local business in some outlying or even
central section of the city. The new
conditions of the retail trade are causing
no little hardship to many of the smaller
Yonge-street and Queen-street traders.
The change, however, is bound to
come, or rather it has come, and those
who are concerned ought to accept the situation as
final. The wholesale houses are ex-
periencing the effect of the new order
of things. Before the big downtown
basements and upper flats absorbed the
business of the small stores these latter
were supplied by wholesale houses. But
the universal providers, as a rule, do not
little business through the wholesale
men. They purchase direct from
the manufacturer, and for that purpose
they have their permanent buyers in
Europe and elsewhere. Nor is this meth-
od of distributing goods confined to the
citizens of Toronto. The farmers have

MONSTER SHOE HOUSE.
214 YONGE ST.
CANADA'S CHOICE FEATURES.
Significance of the Peculiar Trend of the
Great Inland Lakes.
The close observer of a reliable map of
North America will notice a line of lakes
whose general trend or line of direction
is about the same as that of the Rocky
Mountains. These lakes begin well up on
the Arctic frontier, with the inland body
of water known as Great Bear Lake, and
continue on down diagonally through the
Dominion of Canada until they terminate
in the great western ocean. This part
of the United States, which peculiarly
characterizes a system it really is—con-
tinues until it reaches the drainage of the
Mississippi River system and then is lost
in the Atlantic Ocean, and this also
fairly parallels the lake chain under con-
sideration, lining with the Pacific Coast
and the great mountain range. It is
the same, and in this systematic way,
there is a great physical signifi-
cance.

THE TORONTO WORLD.
The demand for the new machine-set
presses is increasing. Carriage holders and
blacksmiths are aware of the fact that
fewer carriages are being bought, and
fewer people are keeping horses. The
disturbing element in this business are
the bicycle and the electric cars. The
bicycle is calling into existence a new
class of tradesman. There is a splendid
opportunity for young men who will de-
vote themselves to the mechanical intricacies
of the bicycle. The bicycle is now
being sold in separate parts. Any single
part can be purchased separately as
readily as the whole machine. One firm
is making a specialty of handling the
machine in this way. A surprisingly
large number of men have opened bicycle
shops, and in all parts of the city are
to be found places where bicycles can be
repaired. One or more factories have
been established to make the machines
complete. It ought to be undertaken to
be a profitable venture to undertake the
manufacture of single parts of the ma-
chine. If one factory confines itself to
wheels, another to pedals, a third to
saddles, and so on, we will make rapid
progress in this new industry. The ma-
chines are all constructed on the same
general design, and the parts are nearly
all interchangeable. Bicycling is yet in
its infancy. Next season will see a
wonderful expansion in the trade. Car-
riage holders and blacksmiths should
advance and proceed at once to make the
machines used in this country. Employ-
ment will thus be afforded to hundreds
of mechanics who have been deprived of
work in other lines. The repair and
maintenance of machines alone amounts
to considerable. To keep in order the
six thousand machines used in Toronto
will require the services of a large
number of mechanics as well as the intro-
duction of electricity gave employment to
a large number of men who had there-
fore been engaged in other occupations.
The bicycle business is a means of doing
the same thing.

WHAT WILL HELP TORONTO?
The World proposes to discuss from day
to day any suggestion that may be
made looking to the improvement of
things in this city. We, like all other
business centers, are suffering from the
widespread depression. We are also
suffering from over-speculation in real
estate. There has been a period of in-
flation, of municipal extravagance, and
of personal extravagance. Speaking of the
latter we can best illustrate it by say-
ing that the great majority of the peo-
ple of Toronto have been paying over a
fifth of their incomes for real estate and
taxes alone. Many have paid more.
In other countries a man is considered
extravagant who lives in a house the
rent of which is a tenth, or a sixth, or
even a fifth of his income. People have
involved themselves in paying rent, and
interest on a mortgage is rent, and
nothing else, and they must reduce their
expenses.

Well, what has all this got to do with
a suggestion for the improvement of
business? A great deal. What will help
business? It will help those who are
hopelessly involved in real estate speculation.
The mortgage covenant must be modified,
and we must have a bankruptcy law.
Even if the mortgage clause in mort-
gages is not modified an insolvency law
will confer relief on thousands.

Those then, who are cogitating over
some sort of relief for the city, should
bear in mind the fact that the city is
bearing the Government at Ottawa for an
insolvency law. There is such a law in
Great Britain, there is one in the State
of New York, and we formerly had one in
Canada. Such a law will help to straighten up
things in Toronto. The Board of Trade
of this view, and pressed it upon the
Government last session, but without
success.

This, then, is our first suggestion.
What do you think of it? A correspondent
writes a letter in another column
bearing out this view.

The cashier of a company in the
city has got into trouble over some
irregularity in regard to his cash. The
individual in question has had the hand-
ling of hundreds of thousands of dollars
annually. The company gave him a
cashier's check for \$80,000. He is
astonished to learn of the official
wrongdoing.

NEW METHODS IN BUSINESS.
A distinctive feature of business in
Toronto is the conversion of the leading
dry goods houses into general stores
where everything imaginable is kept on
hand. At least two such are in pro-
cess of conversion at the present time
one on Yonge and another on King-
street. Each flat in these new struc-
tures takes the place of a dozen small
stores that formerly did a fairly good
local business in some outlying or even
central section of the city. The new
conditions of the retail trade are causing
no little hardship to many of the smaller
Yonge-street and Queen-street traders.
The change, however, is bound to
come, or rather it has come, and those
who are concerned ought to accept the situation as
final. The wholesale houses are ex-
periencing the effect of the new order
of things. Before the big downtown
basements and upper flats absorbed the
business of the small stores these latter
were supplied by wholesale houses. But
the universal providers, as a rule, do not
little business through the wholesale
men. They purchase direct from
the manufacturer, and for that purpose
they have their permanent buyers in
Europe and elsewhere. Nor is this meth-
od of distributing goods confined to the
citizens of Toronto. The farmers have

their grange stores, from which they
procure everything they need. These
stores, too, have a tendency to wreck
the country store and to injure the
wholesale houses. Agents are at work
among the farmers of the province, and
the grange system has a strong hold
everywhere it has been introduced. The
country storekeeper is as fond in his
complaints as the small retailer of the
city. The most prudent individual is he
who promptly accepts the situation and
trims his sails accordingly.

Trusts Corporation ANOTHER SCHEME,
ON FOOT TO GET
YOUR SHOE TRADE
To-Morrow, TUESDAY,
We will present to every
customer buying shoes of us a
valuable Book, containing use-
ful, accurate and general in-
formation for everybody, entit-
led, "Handy Things to Know,"
and in addition to this we will
offer values beyond the wild-
est dreams of