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| siness Cards． | THR NEWS II 4 IUPSHELL THR VERY Latrser from all ovar the worle． |  |  |  |  | Medical |
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|  | Interesting Items Abowt Ear Own Coantry， Great Britain，the Enited States，and All Parts of the Elobe，Condensed and Assorted for Easy Readiag． CANADA． |  | cose |  |  |  |
|  | Hamilton has 442 colored citizens． Lord and Lady Playfair are in Mont |  |  |  | Tho＇jou sip the red wine and belleve |  |
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| On Meat Ma |  |  |  |  |  | B Bund |
|  | vario |  |  | BY HIS OWN HAND． Edward Blackhall of Terente，shoets |  | R．M．NOBLE |
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| D．M．SMITH | Mota |  | den |  |  |  |
|  |  | legai time throughout Germany has recently been defined to be exactly one hour fast on Greenwich time． |  | almost instantaneous．Deceased had been in poor health for about six months，In May last he visited Chicago during the very hot |  |  |
|  | A boy testified at the Winnipeg Police Court that his aunt，Catharine Douglass， <br> had burned him with a hot pouger as |  |  |  |  |  |
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|  |  |  | adopted bills for the recognition of theJewish religion and establishing freedomof worship． |  | ish Themselves in Useless， | Geneal Fire Insurace Arent． |
| J．BARNES， |  |  |  |  |  |  |
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| WEEKLY at BRECHIN． |  |  |  |  |  | nev Rem |
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| IS THE HEART RIGH |  |  |  |  | PURELY CANADIAN NEWS | Sonewhat curious. |
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|  |  |  | International Lesson, oct. 20. |  |  |  |
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| THR SCIENCB OP BANKING ECONOMIZING $\angle \mathrm{F}$ OUR MONEY EXPANTS CANADIAN COMMERCE. |  |  |
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| Monetiary Institutions Which Reruse to Discount Mercanille Bilis in Times of Trouble Draw Ipon Themselves a Eun for Depesits. |  |  |
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| Within the past twenty years many changes have taken place in the manufac- |  |  |
| terseme |  |  |
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| "refuse" is known no more, It is now seen that everything is of use if taken to the right place, or put to ite right purpose, The making of many small gains is now |  |  |
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| mode of business than siming at a few largo ones. The successful operator in stocks or |  |  |
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| ones. The successful operator in stocks or options in grain is the one who is cuntent with small gains. |  |  |
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| The economizing of our money 88 much as anything else is the agency which is |  |  |
| giving to Canadian commerce its enormous expansion. The appliances of banking |  |  |
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| have a similar effect on the country. The banks have economized enormously the |  |  |
| wealth of every country in whieb, like our own, they have been well developed. |  |  |
| Private banks, in several ways, are a benefit to the country, especially if the proprie- |  |  |
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| to ensure confidence ; bus the introduction of the joint atock system gave the private tnstitutions their death blow. This system gave to banking an immense expansion,and |  |  |
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| gave to banking an immense expansion, and Also <br> INOREASED THE AVAILABLE CAPITAL |  |  |
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| bank, brancheses of the parent inatitutions <br>  |  |  |
| laborors and country storekeepere deposit their money in the bank. The managers of |  |  |
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| customers, and knowing well the oharacter |  |  |
| lend aid to any of their clients who are in need of it and who are deserving of confi- |  |  |
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| his savings, and is so mus is helped along by the advances which the bank managers make on moderate terms. |  |  |
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| The e reatator part of the surplus money in esah district is transferred to the central |  |  |
| in the discount of mercantile billo and th many other waymeroe. The spare money |  |  |
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| The essential requirement of good banking is security for tts depositors., Individual |  |  |
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| themselves, may employ their money in any way they like, but a bank tradee with |  |  |
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| of the public, who place their money in a bank as security. The science in banking consiste not in employing money at the |  |  |
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| parts of that sum in pat up. The largerthe oupital the greater is the security or |  |  |
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| fhe oule obeent and advast tage of papermoney is that it economizes gold. In or money is is that it economizeen gonaldinary times it it found that on amo of specie, one-third or one-forrth of the issae |  |  |
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| of notes is more than sufficient to maintain the convertibility of these issues. The sbility of banks to redeem their notes |  |  |
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| money would be of no use at allit an equal amount banks. |  |  |
| The whole system is based upon maintenanos of the ordinary relations of credit and without the maintenance |  |  |
| oredit no amount of gold that the banks can sommand will ever suffice to secure the CONVERTIBILITY OF THE NOTE |  |  |
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| is a serious one. The run is for deposits, and no bank can pay its deposits at once, |  |  |
| to see how this run for deposits is occasioned. The ordinary businees of banking |  |  |
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| is the purchase of the current debts of oommeroe. A manufacturer supplies |  |  |
| merchant with $\$ 5,000$ worth of goods and receives from him (or draws upon for) the same smount, and as the merchant's money |  |  |
| is nearly all invested in his business, the bill in not made payable until the lapse of |  |  |
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| have expirad, takes the bill to the bank and gets it cashed. reeiving the sJ,000, |  |  |
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| ourrent rate. All commerce is carried on in this way, and a great economy of capital is effected. |  |  |
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