

A CLEARING HOUSE NEEDED

TORONTO SHOULD FOLLOW THE EXAMPLE OF MONTREAL.

New Clearing House Would Expedite Business in Operations Explained in Description of the Operations of a Model Clearing House.

The bank clearing house established in Montreal some months ago is so far working satisfactorily under the preliminary rules which it has laid, and if it is to be the institution permanently can be devised which will work well, Montreal bankers will have been ground for congratulation.

This brings to mind again the idea of establishing a bank clearing house in Toronto. It was discussed by Toronto bankers some months previous to the failure of the Central Bank, but on account of a general feeling prevailing to the effect that the establishment of a clearing house at that time would put the Central Bank on a severe trial, the matter was dropped.

The advantages of such an institution have never been lost sight of, however. Bankers here fully appreciate its value as a means for facilitating business, and as clearing house contingencies are not infrequently arising, the most important difficulty to be overcome is that of providing a clearing house.

If a bank, a member of the clearing house, failed during these hours, it would not be a serious matter provided in the rules, the other members would be bound into position to continue operations.

When the clearing house is established in Montreal, the banks at the hands of those of Ontario who are active in Montreal are not infrequently asked to establish a clearing house under these circumstances that will be of value for the Toronto clearing house.

The Chief Advantage of a bank clearing house is that it will greatly facilitate the conduct of business between banks, by providing a central clearing house, by which all payments will be made into each bank sending amount to each other bank as now necessary.

There are three banks in Toronto. Each of these banks has to send a messenger to the other twelve banks to distribute the money parcels every morning and to make settlements. This is a very wasteful and unnecessary expense.

The Philadelphia Bank Clearing House is said to have a system in some respects superior to any on this continent. The clearing is made at 8.30 exactly every morning, just before which all the checks are cleared from each bank as at the clearing house. The clerks take their seats inside a series of desks arranged in the form of a hollow oval.

Messages bring with them a sealed package for each bank containing all the checks of each bank on such banks. The name of the bank sending and that of the bank to which it is sent are printed on each package and the amount is written thereon.

Each bank has its own desks, and the clerks of each bank have their desks with them. The clerks of each bank are seated at their desks and the clerks of each bank are seated at their desks.

Through the establishment of a clearing house, no amount of business will be lost, but the amount of business will be increased. The world feels that in this case it is not bad policy to go slow.

Prof. Bryce's book on the American Commonwealth is an unimpaired masterpiece. The fact is that in the best reviews of the work yet published Mr. Martin J. Griffin summarizes for the student the gist of the book in a few lines.

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BUSINESS DIFFICULTIES.

Running Around Town that William Breen, a Toronto merchant, has been running around town.

The following assignments were reported yesterday: Evan Macdonell, dry goods, Guelph; John Potts, hardware, Belmont; Leitch & Co., heavy goods, St. Catharines; Daniel McMillan, hotel keeper, Burk's Falls; James Mays & Co., hardware, Chatham; J. N. Upper, harness, Ingersoll; George Webster, general merchant, North York; Thomas Keaton, blacksmith, Merriville; Jacob Graf, merchant, New Hamburg; E. R. Johnson, general merchant, Toronto; John O'Brien, builder and contractor, Toronto.

As a meeting of the creditors of Michener Broy and Amos Michener, dry goods, Berlin, held on Tuesday, inspectors were appointed, who were ordered to sell the stock. The assets are estimated at \$74,000 against \$67,000 liabilities.

It is rumored that William Breen, a Toronto merchant, has been running around town. He is reported to have been running around town for some time past.

Bad blood causes dyspepsia and dyspepsia results in bad blood. So both go on growing worse, until the whole system is poisoned. The surest means of relief for the victim is a thorough and persistent course of Ayer's Sarsaparil.

Two-street Merchants. Editor World: In relating a senseless situation made up by a certain dry goods firm in Yonge-street we have to say that the only one of the firm who is responsible for the situation is where they say, "They are in the wrong side of Yonge-street," and they should add that they are in the wrong side of the street.

These insinuations have a tendency to act as a stimulant to the business of the firm. They are always sorry for and hope they may be able to do something to help the business. They are always sorry for and hope they may be able to do something to help the business.

There is another merchant who has been digging a little in the ribs, but we don't think that. He is a merchant who has been digging a little in the ribs, but we don't think that.

Miss Jessie H. Beddoe of Burlington, Ont., had a disease of the scalp which caused her hair to become very harsh and dry and to fall out. She tried many remedies but without success. Her hair grew again and she is now the possessor of a beautiful thick and glossy hair.

The Orange-Jessie Meeting. Editor World: The meeting which was held at the Orange-Jessie Meeting, was a very successful one. It was a very successful one, and it was a very successful one.

Every one who has seen the new book on the American Commonwealth, will be struck by the fact that it is a masterpiece. It is a masterpiece, and it is a masterpiece.

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ARBITRATORS CITY NOTES.

City Hall Tenants Accepted the Proposed Summer Contract.

HAMILTON, March 6.—The markets, and police committee has accepted three important tenders in connection with the new city hall. For putting in the wires for electric lighting, there were four tenders. That of the Hamilton electric light company was accepted. The company agrees to supply and put in wire for 400 lamp of 100-candle power, for \$3 a lamp, and the price of electric light, etc., brings the total amount of the tender up to \$140,000.

Tenders for supplying the lower dock was received from three sources, English and two American. The Howard Cook Company of New York was awarded the contract, the price being \$22,000 for a dock capable of holding a full, clear tonnage of 4000 pound, the dock to be hour-dripping, arranged with four sectional slides eight and one-half feet in diameter.

Three tenders for the bell were received. The tender of Menzies & Co. of West Troy, N. Y., was accepted. The price of the 4000 pound bell for \$920, and guarantee it for four years.

This morning James Nichol, employed as a bookkeeper at the city hall, fell into a box in which tobacco is dried, and was badly injured.

The scientists to hold their annual meeting in taking shape. It is proposed to have the carnival last week, with a simultaneous carnival at the other end of the city.

This morning as Arthur Carpenter, who is employed at the city hall, was carrying a box of tobacco, he fell into a box in which tobacco is dried, and was badly injured.

The celebrated J. F. Zedler brand of cigars has been reported to be a very good one. It is a very good one, and it is a very good one.

The Electric Sign Contractors. ANN ARBOR, Mich., March 6.—Olive E. Friend and Howard, the electric sign contractors, left for New York City last night in custody of four detectives. They were taken to New York City last night in custody of four detectives.

A Brawl Murder. TROK, N. Y., March 6.—Catharine Taylor, a widow about 50 years of age, was found dead in her bed at her home, No. 330 Third-avenue, West Troy, about 9.30 o'clock last night. She was struck on the head by an axe, a terrible wound being inflicted. One of the neighbors, who had his hand was cut off, as if she had tried to stop the blow. The assassin is unknown. A line, which was found in the room, was traced to the house of a man named Madra E. Higo. Higo is unquestionably the finest 10c and 15c cigars in the market. Try them.

Against Sunday Afternoon Parades. The annual social of the Congregational Sabbath School teachers was held in the Bond-street hall on Tuesday evening. The teachers and officers of the nine Congregational Sabbath schools in Toronto, to the number of 100, were present. The subject was discussed by several of the superintendents and teachers.

Money in United States Politics. New York World: A prominent Republican politician who in the ring, gives the following estimates of the sums Mr. Morton has paid out for political campaigns since 1878: 1878, Grant, President, \$50,000; 1883, Sawyer, Secretary of State, \$10,000; 1887, Dixon, Governor, \$10,000; 1891, Hayes, President, \$50,000; 1895, Cleveland, President, \$50,000; 1899, Cleveland, President, \$50,000; 1903, Roosevelt, President, \$50,000; 1907, Roosevelt, President, \$50,000; 1911, Taft, President, \$50,000; 1915, Woodrow Wilson, President, \$50,000; 1919, Woodrow Wilson, President, \$50,000; 1923, Coolidge, President, \$50,000; 1927, Coolidge, President, \$50,000; 1931, Hoover, President, \$50,000; 1935, Hoover, President, \$50,000; 1939, Roosevelt, President, \$50,000; 1943, Roosevelt, President, \$50,000; 1947, Truman, President, \$50,000; 1951, Truman, President, \$50,000; 1955, Eisenhower, President, \$50,000; 1959, Eisenhower, President, \$50,000; 1963, Kennedy, President, \$50,000; 1967, Johnson, President, \$50,000; 1971, Johnson, President, \$50,000; 1975, Nixon, President, \$50,000; 1979, Carter, President, \$50,000; 1983, Reagan, President, \$50,000; 1987, Reagan, President, \$50,000; 1991, Bush, President, \$50,000; 1995, Clinton, President, \$50,000; 1999, Clinton, President, \$50,000; 2003, Bush, President, \$50,000; 2007, Obama, President, \$50,000; 2011, Obama, President, \$50,000; 2015, Obama, President, \$50,000; 2019, Trump, President, \$50,000; 2023, Biden, President, \$50,000; 2027, Biden, President, \$50,000; 2031, Biden, President, \$50,000; 2035, Biden, President, \$50,000; 2039, Biden, President, \$50,000; 2043, Biden, President, \$50,000; 2047, Biden, President, \$50,000; 2051, Biden, President, \$50,000; 2055, Biden, President, \$50,000; 2059, Biden, President, \$50,000; 2063, Biden, President, \$50,000; 2067, Biden, President, \$50,000; 2071, Biden, President, \$50,000; 2075, Biden, President, \$50,000; 2079, Biden, President, \$50,000; 2083, Biden, President, \$50,000; 2087, Biden, President, \$50,000; 2091, Biden, President, \$50,000; 2095, Biden, President, \$50,000; 2100, Biden, President, \$50,000.

Woman Struggle Defeated. New York Sun: A woman who had received, according to a tale from Southport, a blow from an unexpected quarter. A meeting held at the residence of a lady in Southport, N. Y., on Tuesday evening, was a success. The woman who had received the blow was the one who had received the blow.

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A LARGE AMOUNT OF PRIVATE funds to loan on real estate

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INTERCOLONIAL RAILWAY OF CANADA

NEW MUSIC ENTERTAINMENT VARSITY VOCAL LANCERS

SPRING FLOWERS Lily of the Valley, Tulips, Narcissus

COX & SON, 83 YONGE STREET Pastry Cooks and Confectioners

SOUTH BERMDUDA

Nassau, Havana, Cuba, California, West Indies, Etc.

WHITE STAR LINE ROYAL MAIL STEAMERS

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