

The Toronto World.

NO. 25 YONGE STREET, TORONTO. A One Cent Morning Paper.

Subscription prices: Daily (without Sunday) by the year, \$3.00; by the month, \$0.25; Sunday Edition, by the month, \$0.25; Daily (Sundays included) by the month, \$0.25.

The November Bank Returns.

The bank returns for last month present a picture which is not very encouraging. The changes during November were such as might have been foretold with accuracy.

The contraction of notes issues by a million and a half merely indicates the usual ebullience which is seen in navigation in October.

It is notable that at the opening of this month the notes current were close upon \$44 million, a figure which is not far from the total amount of currency in circulation.

The increase in amounts of money being used in their ordinary business by banks to the extent of less than half a million when money at call in New York was fetching panic prices shows that the temptation to make excessive profits was not strong enough to blind our bankers to the old maxim as to the relation between high rates and defective services.

An incident in this city's record during the week has led some light in upon the real estate operations which have proved so disastrous to many and so generally injurious to local business.

The discounting of notes made solely to carry on speculations in real estate is a class of business which is not only unprofitable but also unwholesome.

Several of the severer and weaker banks complain of the unprofitable nature of their business. It would be well to remember that the banks are not only the creditors of the public but also the creditors of the banks.

Our banks are characterized by their conservatism. They are not only the creditors of the public but also the creditors of the banks.

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GOTHAM'S CURLERS BEATEN.

THE TORONTO CURLERS BEATEN BY 41 SHOTS.

The Visitors Have a Jolly Time at the Curling Club - How They Won the Cup - Toronto's Quarterly Hockey Association Schedule - Turt and General Topics.

Three rinks of New York and Toronto curlers reached the city yesterday morning and put up at the Walker House.

The aggregation came directly from Utica, where they carried off the Crawford Cup. "We have greatly improved," said President Nicholson to a reporter, "since our last visit."

"We have gradually improved," he continued, "compared with Canadians until now we can all play curling with them. Our record in New York last winter demonstrated that fact conclusively. We got very little practice there, while you have about four months of it each year. Still we are gradually catching up on you and would not surprise me if our aggregate score top those of our Canadian opponents this trip."

"We did not stop off at Albany this time, because we could not get away in time. Monday being a holiday, most of the boys were in the city. We had to make do with Albany where we had been compelled to stop. This boys would not do, because they were bound to capture the Crawford Cup, the handsome emblem ever offered for competition among curlers."

The twelve men, as a jolly party, were president's predictions partially realized. They played at the Victoria Club in the afternoon and evening and were beaten every rink.

After the afternoon games the players were entertained at dinner at the club by Mr. John Wright. Speeches were made by Messrs. Nicholson, Tilly and Turt and others. After the evening game a jolly gathering was held at the Victoria Club.

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NOT TILL THE IDEAS OF MARCH.

THE LEGISLATURE NOT LIKELY TO MEET FOR SOME WEEKS.

MEANS THE WORK OF PREPARING THE NEW PARLIAMENT BUILDINGS FOR THE OPENING IS PROCEEDING RAPIDLY - HOW THE CHAMBER WILL BE FURNISHED - THE LOCATION OF THE GALLERIES, ETC.

It is not likely that the Ontario Legislative Assembly will be called together until towards the end of February, as it will take several weeks longer to get the chamber in the new Parliament Buildings in the Park in readiness for occupancy.

The carpenters, plasterers, tile-layers and masons are busy at the work of preparing the chamber and the galleries. The chamber will be furnished with the location of the galleries, etc.

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LOGAN WINS ON THE HILL.

CONY ISLAND, DEC. 28. - First race, 1/2 mile - Krikina, Prince Howard 3, Saunterer 3, Time 1:02 1/2.

Second race, 3/4 mile - Skadi 1, Mahomed 2, Time 1:12 1/2. Third race, 1/2 mile - Flattery 1, Little Red 2, Pidge 3, Time 55.

Fourth race, 1/2 mile - Prince Fortunatus 1, Prince Fortunatus 2, Prince Fortunatus 3, Time 1:02 1/2. Fifth race, 1/2 mile - Prince Fortunatus 1, Prince Fortunatus 2, Prince Fortunatus 3, Time 1:02 1/2.

Sixth race, 1/2 mile - Prince Fortunatus 1, Prince Fortunatus 2, Prince Fortunatus 3, Time 1:02 1/2. Seventh race, 1/2 mile - Prince Fortunatus 1, Prince Fortunatus 2, Prince Fortunatus 3, Time 1:02 1/2.

Eighth race, 1/2 mile - Prince Fortunatus 1, Prince Fortunatus 2, Prince Fortunatus 3, Time 1:02 1/2. Ninth race, 1/2 mile - Prince Fortunatus 1, Prince Fortunatus 2, Prince Fortunatus 3, Time 1:02 1/2.

Tenth race, 1/2 mile - Prince Fortunatus 1, Prince Fortunatus 2, Prince Fortunatus 3, Time 1:02 1/2. Eleventh race, 1/2 mile - Prince Fortunatus 1, Prince Fortunatus 2, Prince Fortunatus 3, Time 1:02 1/2.

Twelfth race, 1/2 mile - Prince Fortunatus 1, Prince Fortunatus 2, Prince Fortunatus 3, Time 1:02 1/2. Thirteenth race, 1/2 mile - Prince Fortunatus 1, Prince Fortunatus 2, Prince Fortunatus 3, Time 1:02 1/2.

Fourteenth race, 1/2 mile - Prince Fortunatus 1, Prince Fortunatus 2, Prince Fortunatus 3, Time 1:02 1/2. Fifteenth race, 1/2 mile - Prince Fortunatus 1, Prince Fortunatus 2, Prince Fortunatus 3, Time 1:02 1/2.

Sixteenth race, 1/2 mile - Prince Fortunatus 1, Prince Fortunatus 2, Prince Fortunatus 3, Time 1:02 1/2. Seventeenth race, 1/2 mile - Prince Fortunatus 1, Prince Fortunatus 2, Prince Fortunatus 3, Time 1:02 1/2.

Eighteenth race, 1/2 mile - Prince Fortunatus 1, Prince Fortunatus 2, Prince Fortunatus 3, Time 1:02 1/2. Nineteenth race, 1/2 mile - Prince Fortunatus 1, Prince Fortunatus 2, Prince Fortunatus 3, Time 1:02 1/2.

Twentieth race, 1/2 mile - Prince Fortunatus 1, Prince Fortunatus 2, Prince Fortunatus 3, Time 1:02 1/2. Twenty-first race, 1/2 mile - Prince Fortunatus 1, Prince Fortunatus 2, Prince Fortunatus 3, Time 1:02 1/2.

Twenty-second race, 1/2 mile - Prince Fortunatus 1, Prince Fortunatus 2, Prince Fortunatus 3, Time 1:02 1/2. Twenty-third race, 1/2 mile - Prince Fortunatus 1, Prince Fortunatus 2, Prince Fortunatus 3, Time 1:02 1/2.

Twenty-fourth race, 1/2 mile - Prince Fortunatus 1, Prince Fortunatus 2, Prince Fortunatus 3, Time 1:02 1/2. Twenty-fifth race, 1/2 mile - Prince Fortunatus 1, Prince Fortunatus 2, Prince Fortunatus 3, Time 1:02 1/2.

Twenty-sixth race, 1/2 mile - Prince Fortunatus 1, Prince Fortunatus 2, Prince Fortunatus 3, Time 1:02 1/2. Twenty-seventh race, 1/2 mile - Prince Fortunatus 1, Prince Fortunatus 2, Prince Fortunatus 3, Time 1:02 1/2.

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THE TORONTO GENERAL AND SAFE DEPOSIT TRUSTS CO.

VALUERS AND COLLECTORS.

Capital, \$1,000,000. Guaranteed Reserve Funds, \$200,000.

President - Hon. Edward Blake, LL.D., Q.C. Vice-Presidents - E. A. Meredith, Esq., LL.D., John Hoskin, Q.C., LL.D.

The Company acts as Executor, Administrator, Receiver, Committee, Guardian, Trustee, Assignee and in other fiduciary capacities, under direct or constitutional appointment. The Company also acts as a receiver of mortgages and trustees and of the transaction of all financial business, or at least rates, in first mortgage and other securities; issues and negotiates Bonds and Debentures, Stocks, Bonds, Interest, Dividends, etc. It obtains the custody of securities for administrators and relieves individuals from responsibility as well as from onerous duties.

The services of solicitors who bring estate or business to the Company are retained. All business entrusted to the Company will be economically and promptly attended to.

J. W. LANGMUIR, Manager.

Incorporated 1887, With Cash Capital of \$50,000.

The Owen Electric Belt.

PROVIDENCE OR NEGLIGENCE

WHAT CAUSED THE CONDUIT PIPE TO RISE?

The City Council holds a Special Meeting, and a Motion is Introduced to Decept-ly Superintendent Hamilton, but it fails to carry. The resignation of City Solicitor Bigger is discussed. The resignation of the City Solicitor. The state of the Waterworks pipes. The question of re-arranging the sale of the entire market fees and feed privi-

It was to consider these three questions that a special meeting of the council was called yesterday afternoon at 2 o'clock. Solicitor Bigger wrote asking that his resignation be accepted in view of the unsatisfactory state of his health. A letter was submitted from Engineer Keating, resigning as Superintendent of the Waterworks. A report was also submitted from Superintendent Hamilton, in which he held that the accident was due to the negligence of the man at the screen and the lack of attention in stopping the engine. The accident had demonstrated that he had previously warned the committee, when he was present. When he took charge the consumption of water was the same, and he had nearly double that amount at the present time. Mr. Hamilton was not first considered by the Waterworks Committee.

The Mayor, as soon as he heard of the accident, and it was not on the Waterworks Committee, sent for Mr. Keating and asked him to make an examination. Mr. Keating said that he had been called to see Mr. Hamilton, but that he had not seen him since. Mr. Keating said that he had been called to see Mr. Hamilton, but that he had not seen him since. Mr. Keating said that he had been called to see Mr. Hamilton, but that he had not seen him since.

On Friday we commence a great stock-taking sale. Special prices each day will be advertised for on day only. Most everybody knows we take stock in January. All goods are heavily reduced to clear out as many as possible before we start taking dress goods department suffers loss.

China Silks and Bengalis etc. Why? Because we used them for decorating. A table of dress goods 100 yard. All double fold.

Water Works Dept., December 28th, 1892.

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THE WEAKEST SPOT

Dr. Piere's Golden Medical Discovery acts upon this weak spot as nothing else can. It rouses it up to healthy, natural action. By thoroughly purifying the blood, it reaches, builds up, and invigorates every part of the system.

For all diseases that depend on the liver or the blood—Dyspepsia, Indigestion, Biliousness; every form of Scrofula, even Consumption (or Lung-sore) in its earlier stages; and the most stubborn Skin and Scalp Diseases, the "Discovery" is their only remedy so unifying and effective that it can be guaranteed.

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MUNICIPAL ELECTIONS

MAYORALTY ELECTION—1893

Mr. E. E. Sheppard Will address the electors TO-NIGHT (THURSDAY) AYRE'S HALL Corner of Winchester and Parliament-streets.

WARD NO. 1

No Monopoly! No Boondoggery! Your Vote and Influence are respectfully requested for the ELECTION OF W. BARRETT, Labor Candidate as Alderman for 1893. Election takes place Monday, Jan. 2, 1893.

WARD NO. 5

Your Vote and Influence are Respectfully Solicited for the Re-Election of ALD. T. CRAWFORD As ALDERMAN for 1893. Election takes place Monday, January 2nd, 1893. Canadian Tammany Club

An open meeting of this Club will be held at the Europa Hall, No. 1074, Parliament-street, on Thursday evening, at 8 p.m., for the purpose of discussing the Municipal Affairs. The Honorary and Aldermanic candidates for the Ward will be invited to attend and address the meeting.

TO WATER CONSUMERS.

Water takers are hereby notified that owing to the recent accident to the conduit pipe the supply may be somewhat curtailed and the pressure will be somewhat less than usual.

Water Works Dept., December 28th, 1892.

GRATEFUL-COMFORTING

EPPS'S COCOA BREAKFAST. By a thorough knowledge of the natural laws which govern the operations of digestion and nutrition, and by a careful application of the fine properties of well-selected cocoa, Mr. Epps has provided our breakfast tables with a delicately flavored beverage which saves many times more costly doctors' bills. It is by the judicious use of this simple remedy that thousands of people have regained health and vigor.

TRY THE QUILL TIP CIGAR A MOST PLEASING SMOKE. BALD HEADS We warrant CAPILLINE to produce the growth of the hair and remove dandruff. Established 20 years. 246

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MUSICAL AND EDUCATIONAL. HOW TO SPEND YOUR WINTER THE INGRES-COUTELLER SCHOOL OF LANGUAGES (Established all over the Continent.) Toronto Branch, Canada, Life Building, Kingston-street, Toronto. Teach French, German, Italian, Spanish, by native teachers. Natural method. No grammar. Success guaranteed. \$25 per term. Free trial lessons. Send for circular.

TO BUILDERS AND OTHERS. For sale cheap, 500 feet of land on east side Bathurst-street and north side Macpherson-avenue, level and well suited for building purposes. Very easy terms of payment. The lot will build, no money required down, title is guaranteed by the Ontario Government; only 10 per cent frontage; 10 per cent to take the lot free of charge. For particulars apply to John M. Grant, Room 5, 28 South-st., Toronto. 246

WOODBINE ESTATE. BUILDING OPERATIONS BEGIN AND 40 acres of land, 1000 feet wide and 1000 feet deep, including inclusive, situated for \$150 a perfectly level lot, high and dry, overlooking Lake Ontario, in this estate; situated ten minutes ride from the East Toronto. Keep your eye on the Ashbridge Bay improvement, when values will increase rapidly in this locality, lot 12418; township taxes, but only one mill from the City of Toronto. In event of death of purchaser deed assured to heir without further payment; ad valorem now laid from Queen-street along Woodbine-avenue, electric cars will soon be running. For particulars apply to Mr. J. H. Palmer, 1154 Richmond-st. west. If not convenient to call, send for circular. We will send full particulars. 246

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ARE YOU GOING HOME TO ENGLAND, IRELAND OR SCOTLAND

This Winter? If so, call and see the CUNARD S. S. LINE AGENT W. A. GEDDES, 69 Yonge-street, Toronto.

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