SPENCE AND THE PREMIER

Former Tells the Government It Must Now Break With the Liquor Party

OR IT MAY LOSE TEMPERANCE VOTE

Alliance Secretary on the Dispute Over To-Morrow's Prohibition Deputation.

The split between the prohibition independents and the Dominion Alliance, patched up during the referendum, has again widened to a chasm. Yesterday Temperance Legislation League leaders were advising their friends to absent themselves from the prohibition deputation, timed to wait upon the government to-morrow afternoon. The league committee say that the prohibitionists gave their instructions at the July convention for a fight to a finish for the Liquor Act, submitted in the referendum. The league is urging its membership to nail their colors to the mast, and make No Compromise their battle cry. It is understood that the league will meet on Friday afternoon to proceed with arrangements for the independent organization of the prohibition voters of the province.

Ald. Spence, speaking in behalf of the Alliance, says, in regard to the controversy over the appointment and requests of the deputation: It is difficult to understand the method of reasoning by which anyone could reach the conclusion that a measure short of what ought to be enacted would be advantageous to the government. The government must take action. That action must be sufficiently strong to ensure the complete and extreme hostility of the liquor traffic. The government's only safe course is, therefore, to go far enough to rally the strong temperance sentiment of the country. Anything less would be foolish, inasmuch as it would alienate both the liquor party and the temperance party. It would be foolish to quarrel as to who are the wiser; those who believe the right method is to ask for just what we expect, or those who wish diplomatically to ask for something different. The important matter is to unite as many of our workers as possible.

AMERICAN GRAIN INFERIOR.

Grain Dealers of the Hamburg Boerse Protest Against Evils.

Berlin, Jan. 13.—The Society of Grain Dealers of the Hamburg Bourse has published the following notice: "Renewed complaints against the inferior quality of American shipments of wheat and corn have been made to the Board of Managers. The latter, therefore, intends to again make a protest to the American produce exchange in order to remedy the evils complained of, and to secure strict supervision of classification.

Beet Sugar at Whitby.

F. Howard Annes of Whitby was in the city yesterday booming a beet sugar project for the town. He says he has English capital behind him to the extent of $750,000. On Jan. 23 an excursion will be run to Berlin from Ontario and Victoria Counties. Mr. Annes declares his proposition is a good one and has the support of such men as James Rutledge, J. Ball Dow, J. D. Howden and Charles King of Whitby.

Insurance Companies Lost.

London, Jan. 13.—In the sessions of the High Court to-day, William Everett was awarded $1250 and costs in his suit against the Perth Mutual Fire Insurance Company. His claim of $1875 against the Gore Mutual was granted.

Miss McGoverin of Hamilton settled with the Street Railway Company for $600.

Died in London.

London, Jan. 13.—John F. McCrae of The News died this morning, aged 23.

ST. JACOBS OIL

Positively cures Rheumatism, Gout, Neuralgia, Sprains, Sciatica, Lumbago, Stiffness, Soreness, and all Bodily Aches. It kills pain instantly. It acts like magic.

CONQUERS PAIN.

CALVERT'S

20 per cent. CARBOLIC SOAP

A pleasant Soap for toilet purposes. Especially valuable in countries infested by Mosquitoes and other Insects to heal or secure immunity from their bites. Each tablet in metal box.

CARBOLIC OINTMENT

An excellent remedy— In summer for Sore Eyes and Sunburn. In winter for Chilblains and Chapped Hands. At all times for Bruises, Burns, Cuts, Piles, Scalds and Skin Ailments generally. Keeps good in any Climate.

F. C. CALVERT & Co., Manchester, England.

TRANSPORTATION DIFFICULTIES.

America to Be Outstripped by Argentina and Egypt.

Henry Curtis Spalding of New York, a well-known hydraulic engineer, is in Toronto for a few days. Mr. Spalding is making a special study of the transportation problems, that confront the people of Canada, in view of the rapid development of the Northwest; and, taking into consideration the long haul to tide water, holds the opinion that the North American continent will be outstripped by Argentina and Egypt in the competition for the markets of Europe. In the South American republic there is a vast area of wheat-producing land on the Atlantic coast, and the Rio de la Plata, which is wide and deep for hundreds of miles from its mouth, opens up a greater portion of the interior to the ocean-bound vessels. Then there are the two rivers, the Uraguay and Paraguay, down which wheat can be floated to the la Plata. Then the immense irrigation works that have been constructed in Egypt will open up another vast area of arable land convenient to transportation facilities. The question of transportation in Canada, Mr. Spalding thinks, will continue to be a live one for some time.

The Two Extremes.

About the time children begin to go to school they are liable to be confronted with one of two extremes—they may either grow too fast or not grow fast enough. In the former case nature makes unusual demands upon bone and blood; vital organs are overtaxed and growth continues out of proportion to their age. Here is where Scott's Emulsion finds scope for its best workings.

It nourishes the bones—the hypophosphites of lime and soda do this; it feeds and enriches the blood—this through the pure cod liver oil; it strengthens the whole system, providing firm, healthy flesh and fortifying the tissues so that they are better able to stand the extra strain upon them.

When a child is not growing as it should—undersize, underweight, there will be found in Scott's Emulsion the very elements needed to aid in proper development. Bone food for the bones, blood food for the blood, tissue food for the tissues—that is how Scott's Emulsion provides for each demand of the body. There is a uniform change for the better wherever there is need of new strength and more and better nourishment.

OBJECTIONS TO OVERCOME.

Dominion Government Cannot Give Away Lands of the Provinces.

Milton Kerr, president of the Single Tax Association, has received a reply from Sir William Mulock to the proposal of the association, that a strip of land be set apart for the purpose of defraying the cost of construction of a government transcontinental railway. Sir William points out that a considerable portion of the proposed extension would be in Ontario, Manitoba, British Columbia and part of Quebec, the Crown lands of which belong to the provinces, and, therefore, the Dominion parliament has no control over them. Even in the Territories the government owns only a portion of the lands in each township, the Hudson Bay Company and the C.P.R. being entitled to very substantial portions. There is also in each township a very material reservation for school purposes. If the government owned the land on each side of the proposed railway, and were to set apart the same as security for a vast sum of money to be raised then these lands could not be open for free settlement.

The Single Tax Association has written Sir William, urging that his objections are matters of detail which statesmanship would overcome. It is pointed out that, no doubt arrangements could be made with the provinces to reserve the strip of land for the purposes mentioned, and when the sale of land in each section redeemed its proportion of bonds the balance should revert to the province. There is no reason why this strip of land should be opened for free settlement, as the land could be sold at a good price.

BIG BAGS OF BIG GAME.

Have you read the splendid series of articles that are appearing in The Toronto Sunday World under the heading of "Big Bags of Big Game"? They are not alone replete with interest, but are thrillingly absorbing. The first, by F. C. Selous, the famous hunter, published on January 4, told of sport with the lion; the second, by E. B. Osborne, published January 11, narrated some hunting misadventures in our own Northwest; and the third, to be printed next Sunday, will be by Horace Annesley Vachell, and will be entitled "The Last of the Bison." Other papers to follow are: "My First Stag," by the Duke of Argyll (formerly Governor-General of Canada); "Something About Grizzlies," by Sir Henry Seton Karr, M.P.; "A Notable Bag of Giraffes," by H. A. Bryden; "My Big Bag," by W. A. Baillie Grohman; and "A Big Game Paradise," by Sir H. B. Johnston, K.C.B. These articles are all original, and are published first-hand in The Toronto Sunday World by special arrangement with the authors.

Cambridge Springs a Winter Resort, and Why.

The idea that, because "a change" is needed, it is necessary at this season to go to some much warmer climate, is not always correct. Such a course may sometimes be necessary, but, in nervous troubles, disorder of the digestive functions, kidney complaints and many others, nothing is gained, and much is often lost by breathing an enervating atmosphere, when vitality and vigor must be exerted. Besides, one is seldom comfortable in such places, because there are cold days there, with no facilities to meet them.

The best place to thoroughly enjoy and benefit by cold weather is in a dry ozonic atmosphere, with ample preparations for keeping warm, a generous table, good society, opportunity for exercise indoors, such as enclosed balconies, sun parlors, etc. Add to these the health-giving waters of Cambridge Springs, Pa., and you have an ideal place to spend the winter, or any part of it. If not informed as to Cambridge Springs, ask any Erie Ticket Agent for illustrated booklet, or send to D. W. Cooke, G. P. A., Erie Railroad, New York.

The Wabash Railroad,

is the great winter tourist route to the South and West, including the famous Hot Springs, Ark., Old Mexico, the Egypt of America, Texas and California, the land of sunshine and flowers. Particular attention is called to the fact that passengers going via Detroit and over the Wabash reach their destination hours in advance of other lines. The new and elegant trains on the Wabash are the finest in this country, everything is first-class in every respect. All-round trip winter tourist tickets are now on sale at lowest rates. Timetables, maps and all information about this wonderful railroad cheerfully furnished by any ticket agent, or J. A. Richardson, District Passenger Agent, northeast corner King and Yonge-streets, Toronto. 135

Elected New Officers.

The Toronto Retail Grocers' Association has elected the following officers: President, David Bell; vice-president, Frank Johnson; Executive Committee, B. Snow, R. W. Davies, R. Panter, J. Burns; trustees, A. White, J. S. Bond, F. S. Roberts; auditors, H. Kelly, H. Tolchard; treasurer, J. T. Scholes; delegate to Exhibition Board, J. G. Gibson.

The Tailors' Union has elected the following officers: President, George Sangster; vice-president, W. Hoff; business agent, J. Watt; treasurer, J. H. Addison; trustees, J. Lindala, E. Harding; tyler, A. C. Hoppins.

Foreigners Take the Oath.

In 52 years foreigners of many climes to the number of 1537 have sworn allegiance to the British empire in Toronto. The official record covering this period was sent to Ottawa yesterday from this city. This was in response to a request for the information by the Dominion government. Hebrews, Italians and Chinamen are in the majority, but the recent years show that the republic to the south has been contributing a large number of her people to swell this list.

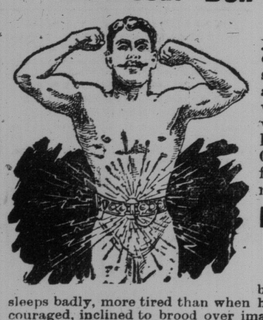
Death of William C. Young.

William C. Young, for over 18 years an employe of the Dominion Paper Box Company, died at his home, 277 Farley-avenue, on Sunday, after a few days' illness. He leaves a widow and two children. George R. Young, who left Toronto about three years ago, and has not since been heard from, is a brother of the deceased.

Monkey Brand Soap removes all stains, rust, dirt or tarnish — but won't wash clothes.

Men, Be Strong

There is Happiness in Vigorous Manhood. Don't You Want It?



What's the use of dragging your legs about like a wooden man? Feel like a man of spirit. Away with the pains and aches! Off with this wretched feeling as if you were seventy years old and had one foot in the grave! Ginger up! Feel young and full of glee! That's the way a man ought to feel after using

DR. McLAUGHLIN'S ELECTRIC BELT.

A man who is nervous, whose brain and body are weak, who sleeps badly, more tired than when he went to bed, who is easily discouraged, inclined to brood over imaginary troubles, who has lost ambition and energy to face the world with any hard problem, let him follow my advice for three months and I will make him as good as any man. That is what my Electric Belt does. It restores new life to every weak nerve and muscle in the body. It removes all evidence of pain and weakness, and if I fail it **DOESN'T COST YOU ONE CENT.**

Read what Gardner Wilcox of Dartmouth, N.S., writes:

Dear Sir,—It gives me great pleasure to inform you that I have found your Belt all that I expected, and more. I am in as good health as any man past 70 can expect to be. My rheumatism is entirely gone. The Belt is as good as ever.

Isaac Hunter, Rossport, Ont., in his letter, says:

I thank you very much for the friendly interest you have taken in my well-being. Your Belt did all for me that I expected it to do, and far more. I am now 65 years old and have good reason to be thankful. For kidney complaint it can't be beat. It has done as much good for my wife in that way as it has for me.

William C. Davidson, Lachute Mills, Que., writes me:

Dr. McLaughlin, I am cured—no weak back, no pains, strong and well, eat well, sleep well and quite a different man, believe me. I feel so glad to be able to tell that your belt has made a new man of me. Now, doctor, please accept my sincere thanks. I hope many others will buy your Belts and get cured of all weakness.

Thos. Braney, Lachute Mills, over a year after he is cured, says:

I am glad to tell you that I am still enjoying the best of health. I never feel any of my old trouble (rheumatism). I have not used the Belt since last fall, as I do not need it. I know two others who have purchased Belts from you, and they testify to the same results.

Dr. McLaughlin's Electric Belt

is the weak man's friend. Thousands have come to me, some of them as their last resort. I can point to these men with pride. They will tell you that Dr. McLaughlin's Electric Belt has made a man of them.

I know what my appliance will do in cases for which I recommend it. I have the only Electric Belt which is made that can be depended upon to do what it is made for. I am willing to cure you before you pay me one cent. All I ask is, give me evidence of your honesty and good faith by offering me reasonable security. I will at once arrange the Belt suitable for your case, and you can

PAY WHEN CURED.

SPECIAL NOTICE. I have the only electric appliance in which your case receives special attention of a practical physician. The success of any electric appliance depends upon intelligent application. Agents or drug stores not allowed to handle my Belts.

READ MY BOOK. I have a book which every man should read (one for women also). It tells facts that are of interest to every man who wants to remain young in vitality at any age. Send for this book to-day if you can't call. I mail it, sealed, free. If you call I will give you a free test.

DR. M. O. McLAUGHLIN,

130 Yonge St., Toronto, Ont.

Office Hours, 9 a.m. to 8.30 p.m.

VARSITY EXAMINERS FOR 1903

SOME CHANGES IN CURRICULUM

Three Methods of Obtaining a Degree in Modern Languages —Course in Forestry.

The senate of Toronto University has appointed the following examiners for 1903:

Medicine.

Anatomy—A. Primrose, M.B., C.M., F. N. G. Starr, M.B. Therapeutics and Materia Medica—J. M. MacCallum, B.A., M.D. Medicine—A. McPhedran, M.B. Surgery—G. A. Peters, M.B. Obstetrics and Gynaecology—H. T. Machell, M.D. Pathology—J. J. Mackenzie, B.A. Hygiene—W. Oldright, M.A., M.D. Medical Jurisprudence—G. Silverthorn, M.B. Medical Psychology—N. H. Beemer, M.B. Chemistry—W. B. Lang, D.Sc., F. B. Allan, M.A., Ph.D., C. M. Carson, B.A. Physics—C. A. Chant, M.A., Ph.D. Physiology—A. B. Macallum, M.A., M.B., Ph.D. Embryology and Histology—W. H. Pearsol, B.A., M.B. Biology—B. A. Bensley, B.A., Ph.D.

Engineering.

Civil Engineering—W. T. Jennings, C.E. Mechanical and Electrical Engineering—R. A. Ross, F.E. Mining Engineering—C. R. Mickle, B.A.

Applied Science.

Mineralogy—T. L. Walker, M.A., Ph.D. Geology—A. P. Coleman, M.A., Ph.D. Metallurgy and Assaying—G. R. Mickle, B.A. Thermodynamics and Hydraulics—R. W. Angus, B.A.Sc. Theory of Construction—J. Galbraith, M.A. Properties of Materials—C. H. C. Wright, B.A.Sc. Electricity and Magnetism—T. R. Rosebrugh, M.A. Analytical and Applied Chemistry—J. W. Bain, B.A.Sc. Geodesy and Astronomy—L. B. Stewart, D.T.S.

Agriculture.

English—W. J. Alexander, B.A., Ph.D. Physics—J. B. Reynolds, B.A. Chemistry—W. P. Gamble, B.S.A. Botany, Zoology and Entomology—W. Lochhead, B.A., M.S., J. H. Faull, B.A. Bacteriology—H. Streit, D.V.M. Agronomy and Live Stock—M. Cumming, B.A., B.S.A. Horticulture and Forestry—H. L. Hutt, B.S.A. Dairying—H. H. Dean, B.S.A.

Pedagogy.

Psychology and Ethics applied to Pedagogy—F. Tracy, B.A., Ph.D. Science of Education, History and Criticism of Educational Systems—F. W. Merchant, M.A., D.Paed.

Curriculum Changes.

A statute respecting the curriculum for the session 1903-4 was adopted. In modern languages there will, under the new regulations, be three methods of obtaining the degree—one in which the major portion of the work will be devoted to romance; (2) to Teutonic languages; (3) a combination of both, under which a candidate who proposes to comply with the departmental regulations regarding specialist standing must take certain definite subjects. In the general course attached to this department changes have been made under which it will be no longer necessary for a student to take mathematics in the first year. The general course work is, perhaps, somewhat increased, but distributed over the four years more generally.

In the sciences a step in advance has been made, under which all the departments of science are represented in a common course during the first year. In the second year students begin to specialize more particularly along the lines of biology, chemistry, physics, mineralogy and geology.

English and History.

In the English and history course, which hitherto has required Greek and Latin as part of the honor work, an option has been introduced by which French and German are placed on the same basis as Greek and Latin, so that hereafter a student may obtain his bachelor's degree in this department by following up a classical or a modern language option.

Hereafter every student proceeding to a degree will be subject to certain regulations with reference to term work. This is particularly true of students of the general course, but is also applicable to students in honor courses.

The new regulations with reference to the master's degree are also incorporated in a new curriculum, and this differs very greatly from that in force in the past. The old regulations will be operative until 1905, but the new may be applicable to the examinations of 1903.

Forestry.

The senate adopted a curriculum in forestry. The curriculum has been based very largely on that in force in Yale University, and comprises a course of three winter and two summer sessions. The science side will be taken up in the laboratories and lecture rooms of the University, while the practical work will be taken during the two summer sessions in the forests. Students of the third year standing in the Ontario Agricultural College at Guelph will be admitted to the course, which requires matriculation in arts, with the exception of Latin.

In College Halls.

At McMaster Hall work has commenced again with a full school. The mid-year examinations under the new system were completed on Monday, but the results will not be announced until after the meeting of the senate on Tuesday next. Dr. Welton is at present on the sick list at Clinton Springs, and Chancellor Wallace is in Venice.

The Varsity Banjo, Mandolin and Guitar Club go on tour on Monday next.

The Registrar of University College will announce the results of the January supplemental exams. on Friday.

John A. Ewan will address the Political Science Club of the University to-morrow, at 4 o'clock, on "The Coal Strike."

At the last meeting of the "Lit." it was decided to separate the dance and the conversat., restoring the latter to its old place as an at-home to all college men, and not for the dancers alone.

The name of "The Literary and Theological Society" at Knox has been changed, in so far as theology will take first place in the title and literature next. Last night Will Mackay and J. A. Millar gave reports on missionary work in the fields they covered last summer.

Sir Frederick Coming.

Sir Frederick Borden, Minister of Militia, will review the cadet corps of the three High Schools, Upper Canada College, the Model School and the Public Schools on Thursday, at 3.30, in the armories.

"Resolved, that the interests of Canada do not require any restrictions on the immigration of Chinese," will be debated on Osgoode and Trinity College, at Trinity, on Jan. 21. Osgoode will be represented by Richard LeSueur, B.A., and W. M. Martin, B.A., and Trinity, by T. F. Summerhayes and F. Vipon.

A series of six non-denominational services has been arranged to take place on Sunday mornings in Wycliffe Convocation Hall, commencing on Jan. 25, at 11 o'clock, the first of which will be conducted by Rev. John De Soyres of St. John, N.B.

SENATOR M'CALLUM IS DEAD

Passed Away at His Home at Dunnville Yesterday at Age of Eighty.

CAME TO CANADA WHEN BUT 19

Appointed to the Senate in 1877, After an Active Political Career.

Dunnville, Jan. 13.—Senator McCallum died at his home, St. Ramness, this morning.

Hon. Lachlan McCallum was of Scottish birth, having been born in the Island of Tiree, Argyllshire, March 15, 1823. When nineteen years of age he came to Canada, and engaged in the shipbuilding trade, becoming a large contractor and shipowner. He entered municipal politics and was elected reeve of the united townships of Sherbrooke and Moulton. Later he was elected, as a Conservative, to the House of Commons, sitting from 1867 until the general election of 1872, when he was defeated. He was again elected to the House of Commons in 1874, and unseated in May of the following year, but was re-elected in June and held the seat until 1877, when he was appointed to the Senate.

Senator McCallum, besides his political and commercial pursuits, was connected with the militia, having, as captain of the Dunnville Naval Company, seen service at Fort Erie at the time of the Fenian Raid.

He was, in 1854, married to Priscilla Dawson Thewlis.

AGED LAWYER DEAD.

Goderich, Jan. 13.—There died in Goderich at 2 o'clock to-day the oldest official in the County of Huron, in the person of Ira Lewis, County-Crown Attorney, who some time ago passed into the octogenarian class. In 1857 Mr. Lewis was appointed Crown-Attorney for this county by the government, of which the late Sir John A. Macdonald was then Prime Minister, and from the day of his appointment until last Friday, continued to discharge his official duties with vigorous and rare ability. Mr. Lewis graduated from Yale University, in the class of 1844, and came to Goderich in the year 1848, when he commenced the practice of law, and where he had been a prominent figure for 55 years. Mr. Lewis was one of the first Mayors of Goderich.

Estates of the Dead.

William Myers, who died last month, left an estate valued at $5800. The Trusts and Guarantee Company is applying for the administration of the estate.

Mrs. Eliza Moore has filed an application for the administration of Richard Moore's estate. His estate consisted of $650 in the bank and real property at 89 and 91 Cherry-street, valued at $1500.

John Bernard Clark, a railway conductor of Portland, Oregon, died last October. He left an estate valued at $750, willed to a son, Frederick John; a plot in Etobicoke Township, worth $100, to a daughter, Eliza Ann, and property on Windsor-street, valued at $1500, willed in equal shares to the widow, a son, John B., and an adopted daughter, Jennie, all living at Portland, Oregon.

Originator of Velocipede Dead.

New Bedford, Mass., Jan. 13.—George Brownell, the widely-known manufacturer of carriages, died to-day. He was the originator of the old-fashioned two-wheeled velocipede, forerunner of the safety bicycle.

Catarrh Cured

Mr. Harry Veal, Carlton street, Toronto, writes: My wife was troubled with catarrh, tried many remedies that were largely advertised, but all were failures. She then tried JAPANESE CATARRH CURE which entirely cured her. Being a healing, soothing, penetrating and anti-septic salve, its healing powers are constantly at work, hence its success when others fail. 50c at druggists, or 6 for $2.50, postpaid, for the Griffiths & Macpherson Co., Limited, Toronto

GAVE $300 TO THE PLAINTIFF.

Jury Returned a Verdict Against Foreman Abra and Company.

The case of Alfred Puterbaugh against the Gold Medal Manufacturing Company and its foreman, W. W. Abra, was concluded on Tuesday before Mr. Justice MacMahon in the Assize Court. Puterbaugh had some trouble with the foreman and was discharged from the firm. When he left, Puterbaugh took with him some cardboard templets, which he had made, and which were his own property. Abra claimed that they belonged to him and he wrote a letter to Puterbaugh, demanding their return or a charge of theft would be laid against him within 24 hours.

Puterbaugh claimed the letter was a libel, and sued Abra and the company for unstated damages. The case was tried last year in the Assizes before Chief Justice Meredith, but the jury disagreed.

In summing up the case, His Lordship said that the jury ought to render a verdict for the plaintiff. The letter in the case, he declared, became defamatory when a charge of theft was threatened. The jury returned a verdict, finding that the company was responsible for the letter written, and that both it and the foreman should pay Puterbaugh $300 damages for the libel.

Malcolm Armstrong, aged 16 years, was placed on trial on a serious charge. Alice Plunkett, aged 17 years, is the complainant. Hon. S. C. Biggs prosecuted and Mr. Skeans defended.

The grand jury brought in a true bill against Jane Grey, charging her with stealing goods from the T. Eaton Company.

IRISHMAN MAY RETURN.

Captain Sam. Taylor Arrives to Agitate re Sale of Land.

New York, Jan. 13.—Capt. Shaw-Taylor, one of the organizers of the Irish Land Conference Committee, which met in Dublin recently to draw up a plan for a settlement of the Irish land question by the sale of land to the tenants, arrived here to-day. He said he believes if the land question is properly handled the whole Irish question can be settled, the Irishmen in America will return, and a new era will open in Ireland. He will see President Roosevelt.

A Gliding Hammock Swinging Between New York and Chicago.

"The Twentieth Century Limited train is so much of a flyer that traveling on it has been justly called flying. Time flies and money flies, and the man who allows his fled makes enough by the operation to have money not only to fly, but to burn. The Twentieth Century Limited is an airship on tracks, in fact, it is all wings, and, as time is money, the traveler plying between Chicago and New York can save so much time by taking this train that he can feel his bank account increase with each and every revolution of each and every wheel. Any man of ordinary discrimination would prefer the Twentieth Century Limited to the empyrean sausage, known as an airship, for the reason that, like the Empire State Express, it is faster, much more luxurious in appointment and is simply a gliding hammock, swinging between New York and Chicago."—From Judge.

The Twentieth Century Limited is the New York Central's new 20-hour train between New York and Chicago, illustrated in The Four-Track News.

Crystal Lodge Officers.

Bro. A. G. F. Lawrence installed the following officers of Crystal Lodge, No. 113, A.O.U.W., in Winchester Hall, last evening: P.M.W., Joseph Lucas; M.W., J. J. Brown; foreman, G. T. Beale; observer, William Simpson; guide, G. A. Conlan; recorder, James Greer; treasurer, A. B. Crosby; financier, W. Grant, sr.; inside watchman, W. Grant, jr.; outside watchman, W. Cecil Major. The retiring M.W., Bro. J. Lucas, was presented with a chair.

The Union Bank's Advisory.

A local Advisory Committee has been formed in connection with the Union Bank of Canada at Toronto, and Mr. George H. Hees and Mr. Thomas Kinnear have been appointed to act in such capacity. This step has been thought advisable owing to the growth of the bank's business here. The manager of the bank in Toronto is Mr. Frank W. Strathy.

New Paper at Whitby.

Whitby, Jan. 13.—There is a movement on foot to start a new weekly paper here. The present journal is admirable in its way, but does not go far enough. The recent St. Andrew's supper was attended by Scotchmen from all over the county, but the weekly journal did not refer to the event. This lack made "Hot Scotch." Hence, the new project.

SEVENTY-FIRST ANNUAL REPORT.

BANK OF NOVA SCOTIA.

[Incorporated 1832.]

CAPITAL, $2,000,000. - RESERVE FUND, $3,000,000.

HEAD OFFICE, - - - - HALIFAX, N. S.

GENERAL MANAGER'S OFFICE, - - TORONTO.

DIRECTORS:

John Y. Payzant, *President.* Charles Archibald, *Vice-President.*
R. L. Borden, G. S. Campbell, J. Walter Allison, Hector McInnes

BRANCHES.

Nova Scotia—Amherst, Annapolis, Bridgetown, Dartmouth, Digby, Glace Bay, Granville Ferry, Halifax, Kentville, Liverpool, New Glasgow, North Sydney, Oxford, Parrsboro, Pictou, Pugwash, Stellarton, Sydney Mines, Westville, Yarmouth.
Ontario—Arnprior, Berlin, Hamilton, Ottawa, Toronto.
Quebec—Montreal, Paspebiac.
Manitoba—Winnipeg.
New Brunswick—Campbellton, Chatham, Fredericton, Moncton, Newcastle, Port Elgin, St. Andrews (*sub to St. Stephen*), St. John, St. Stephen, Sussex, Woodstock.
Prince Edward Island—Charlottetown, Summerside.
Newfoundland—Harbor Grace, St. John's.
West Indies—Kingston, Jamaica.
United States—Boston, Chicago.

CORRESPONDENTS.

Great Britain—Royal Bank of Scotland and Branches.
France—Credit Lyonnais and Branches.
Germany—Dresdner Bank and Branches.
Dominion of Canada—Canadian Bank of Commerce and Branches.

United States.

New York—Bank of New York, N.B.A.
Boston—Merchants' National Bank.
Chicago—First National Bank.
Philadelphia—Fourth Street National Bank.
Baltimore—Citizens' National Bank.
San Francisco—Canadian Bank of Commerce.
Minneapolis—First National Bank.

Havana, Cuba—Royal Bank of Canada.

GENERAL STATEMENT—DECEMBER 31st, 1902.

LIABILITIES.

Deposits at Call	$7,317,933 96		
Deposits subject to notice	11,984,050 64		
Interest accrued on deposits	230,296 22		
		19,532,280 82	
Deposits by other Banks in Canada	355,849 35		
Deposits by other Banks in Foreign Countries	250,039 66		
		605,889 01	
Notes in Circulation	1,903,834 08		
Drafts drawn between Branches, outstanding	428,798 17		
		2,322,632 25	
Capital paid up	2,000,000 00		
Reserve Fund	3,000,000 00		
Profit and Loss	12,025 33		
Rebate of Interest @ 6% on Time Loans	85,730 59		
Dividend No. 138, payable 2nd Feb., 1903	100,000 00		
		5,197,755 92	
			$27,658,558 00

ASSETS.

Specie	$1,340,521 98		
Dominion Notes—Legal Tenders	1,944,709 25		
		3,285,231 23	
Notes and Cheques on other Banks	1,310,773 06		
Due from other Banks in Canada	519 79		
Due from other Banks in Foreign Countries	903,393 02		
Sterling Exchange	281,615 89		
Investments (Provincial, Municipal and other Bonds)	3,856,385 77		
Call Loans, secured by Bonds, Debentures and Stocks	4,468,236 44		
Call Loans, secured by Grain and other Staple Commodities	880,043 57		
		14,986,198 77	
Loans to Provinces and Municipalities	338,392 31		
Current Loans, secured by Bonds, Debentures and Stocks	1,132,500 33		
Current Loans, secured by Grain and other Staple Commodities	1,343,698 60		
Overdrafts, secured	253,424 96		
Overdrafts, authorized but not specially secured	90,622 89		
Notes and Bills discounted and current	9,224,623 25		
Notes and Bills overdue	1,593 84		
Bank Premises	189,320 22		
Deposits with Dominion Government for security of Note Circulation	98,182 83		
		12,672,359 23	
			$27,658,558 00

PROFIT AND LOSS.

1901. Dec. 31.	By Balance	$11,702 83	
1902. Dec. 31.	" Net profits for current year; losses by bad debts estimated and provided for	430,322 50	
			$442,025 33
1902. June 30.	To Dividend No. 137, payable 1st Aug., 1902	90,000 00	
Dec. 31.	" Dividend No. 138, payable 2nd Feb., 1903	100,000 00	
	" Contribution to Officers' Pension Fund	10,000 00	
	" Written off Bank Premises Account	30,000 00	
	" Transferred to Reserve Fund	200,000 00	
	" Balance carried forward	12,025 33	
			$442,025 33

RESERVE FUND.

1901. Dec. 31.	By Balance	$2,800,000 00	
1902. Dec. 31.	" Transferred from Profit and Loss	200,000 00	
			$3,000,000 00
1902. Dec. 31.	To Balance carried forward, = 150% of Capital		$3,000,000 00

H. C. McLEOD, General Manager.

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