

ASK YOUR DRUGGIST ABOUT NYALS REMEDIES

Nyals Family Remedies are scientifically and accurately compounded for specific purposes. Your druggist will recommend them because he knows the formulae from which they are made—knows their value for the purpose for which they are intended.

There is nothing mysterious or "Cure-all" about them, and they are recommended by the druggist because he would rather sell a standard preparation than one of unknown value.

Nearly every druggist carries Nyals Remedies, and all that do recommend them highly, not because of the profit in them, but because of their real value.

You may not know whether certain medicines will benefit you, but the fact that your druggist knows every ingredient in each Nyal Remedy, and its medicinal action, puts him in a position to advise you safely.



are put up uniformly in bright dandelion-colored packages.

Ask your druggist about them.

There is one for each everyday ailment.

You'll find it a pretty safe rule that the druggist who recommends Nyals is a good man to deal with for your other drug-store wants.

GUILD MAY ADMIT WOMEN AS MEMBERS

An amendment to the constitution of the Guild of Civic Art, to allow women to become members, was moved at the annual meeting held in the city hall last night, but the matter will be decided Feb. 23.

Some of the members expressed themselves in favor of a bylaw to compel the steam railways to use electricity on their lines within the city limits, the case of New York being cited as an example of its successful operation. Considerable discussion followed, but no definite action was taken.

The President, J. B. O'Brien, congratulated the members of the guild for the part they had played in bringing about civic improvements during the year, and pointed to a big work ahead in the matter of transportation, street planning and other civic improvements.

Prof. Ferrow of the forestry branch of Toronto University addressed the meeting on the subject of tree planting along the boulevards and in the public parks.

BUILDING LABORERS' HALL.

At next Tuesday evening's meeting of Toronto Builders' Laborers' Union No. 3, the report of the hall committee, which has been delegated to look about the city for new and more commodious quarters, will be heard.

Delirious Delays Passengers.

Owing to the derailment of several freight cars near Sharbot Lake, the C. P. R. Montreal train due at 6:30 last night, did not arrive until five hours after that time.

Nasal Discharge Proves Catarrh Is Active

THE PURE BALSAMIC ESSENCE OF CATARRHOZONE AFFORDS SUREST AND QUICKEST CURE.

Catarrh is a certain to cure because its healing vapor is carried with the breath direct to the seat of the chest, nose or throat trouble. Being composed of the purest balsams and pine essences, it immediately allays irritation, facilitates the election of mucus, soothes and stimulates the lungs and bronchial tubes. The marvel of the age in curing winter ailments—that which thousands say about Catarrh. There is nothing so sure to cure, and to those in fear of changeable weather—those who easily catch cold—those who work among lung-chilling surroundings, or where duty impure air, fog, or damp can affect them—let them get Catarrh. And use it several times daily—it will cure every time.

BAD CASE CURED IN TWO DAYS.

"I was unfortunate enough to catch a bad cold from sitting in a draught in my bare head," writes Miss Nora E. Jamieson, well known in Bangor, Grande, Td. "An acute condition of catarrh developed in my nostrils, and for three days my eyes and nose ran most copiously. The usual remedies entirely failed to relieve. I read in The Mirror newspaper about Catarrh. zone, and sent to Smith Bros' drug store for a dollar outfit. In two days Catarrh. zone cleared out my nostrils, cured the sneezing, coughing and all traces of catarrh."

Large size Catarrh. zone, sufficient for two months' use, guaranteed price \$1; smaller sizes 50c and 60c. Beware of imitations and substitutes, and insist on getting "Catarrh. zone" only. By mail from the Catarrh. zone Company, Buffalo, N. Y., and Kingston, Ont.

FILTRATION PLANT TOO SMALL IS TROUBLE

City Engineer Rust and Superintendent Longley both expressed the opinion yesterday that Ald. Yeoman's statements regarding the filtration plant were a considerable exaggeration on the part of Mr. Rust. Mr. Longley said that the cracks in the roof could be easily remedied.

Superintendent Longley admitted that the electric motor pumped less water than it should, but this would soon be overcome. Mr. Rust said the chief fault of the filtration plant was that it was too small. The construction and equipment, he said, had cost \$250,000, and a plant adequate for the needs of a growing city like Toronto would cost about \$1,500,000. He was of the opinion that additions would have to be built to the plant before very long.

FIRE IN GOLDEN CITY

Provision Store Destroyed, But Firemen Kept Flames From Spreading.

PORCUPINE, Jan. 23.—(Special.)—Fire broke out in Pillsworth & Dykes' wholesale and retail meat and provision market in Golden City at 7:30 this evening, destroying the building and the contents. Quick action by the volunteer fire department saved the fire from spreading to adjoining buildings, but owing to the inflammable contents of the building, it gained such headway that the building was a total loss, and the firemen directed their attention to saving the surrounding property.

Credit is due to Chief Morrison and his lieutenants, as they were first on the ground and had a stream of water playing within ten minutes after the first alarm. The fire department, recently organized, did creditable work, and is due to them that more property was not destroyed.

Hear Slezak To-night

In concert with Toronto Symphony Orchestra. One of the world's greatest tenors. Doors open 7:15; 100 rush at 25c.

Soccer Notes.

Pioneer F.C. will hold a special general meeting at the club rooms on Thursday at 8:30. All members and supporters are asked to attend an arrangements will be made for new club rooms at this meeting.

All followers of T. & D. soccer, and of Pioneers especially, will be pleased to know that Bert Ball (late Pioneer F.C.) has got his place in the first team of Bristol City. He played a fine game, and had the satisfaction of scoring the goal which equalized and gave his side the point against the famous Derby county eleven. Ball was always a consistent scorer for Pioneers, and will undoubtedly make a name for himself in English league football.

A reporter was interviewing Thomas A. Edison. "And you, sir," he said to the inventor, "made the first talking machine."

"No," Mr. Edison replied, "the first one was made long before my time—out of a rib."—National Monthly.

"What was the verdict of that lady jury?"

"That the defendant was wearing a tight-fitting hat and that her gown didn't fit."—Exchange.

FUR CUTTERS JOIN AGAINST SWEAT SHOPS

To combat sweat shop labor in Toronto the fur cutters and workers met at the Labor Temple Monday evening and formed the second union of the trade organized in this city.

The first union of fur workers was organized some month ago, but the membership is mostly Jewish and the proceedings of the meetings are in Yiddish, which makes it difficult for the English-speaking members, so a second union was deemed advisable. The two bodies, however, will operate under a joint council.

J. A. Flett, Hamilton, general organizer, took an active part in bringing about the formation of the new union. As there is no international union of fur workers in America, application was made to the American Federation of Labor, Washington, D. C., for a separate charter. The charter will go before the Toronto Trades and Labor Council for approval.

"Great numbers of foreigners have been coming into Toronto during the past few years," said General Organizer Flett, "so the union will have to take steps to prevent much of the regular factory work from going to the sweat shops."

BRICKLAYERS SATISFIED.

Talk that there is dissatisfaction among the union bricklayers of the city seems to be groundless. At last night's meeting of that body in the Labor Temple several members denied they were on anything but friendly terms with their employers.

"Everything is amicable between the union bricklayers and employers," said one member of the union. "We have a three years' agreement with the builders' exchange, signed last spring, whereby this year we are to secure 1-2 cent an hour and the next two years 55 cents an hour."

TURKEY'S PICTURESQUE DESERT ARMY.

Tripoli Letter in London Express: In this city of canvas houses, or, rather, in these groups of canvas hamlets, are men of every race in the Levant. There is no uniformity of type even among the officers for the Turkish Empire, but there is a uniformity of type among the men, and in the same mess tent you may see a Cretan captain chatting with a Neapolitan soldier, a Bulgarian frontiersman and a Greek tendering his cigarette case to a Yemen Arab. But among the rank and file of the Turkish soldiery the racial types are bewildering in variety.

Aug. 7 and 8—Royal Artillery, at Woolwich. Aug. 9—Stoke Newington C.C., at Slough. Aug. 10—Milton, at Milton. Aug. 11 and 12—R. T. Tyden's XI, at Milton. Aug. 13 and 14—The Mole, at Maidstone. Aug. 15 and 16—Folkestone, at Folkestone. Aug. 17 and 18—Blackheath, at Blackheath.

PHILADELPHIA, Jan. 23.—Final arrangements have been made for the tour of the Philadelphia Cricket Club in England next August. Five two-day matches, and four one-day matches, will be played in the vicinity of London and the games will be the opportunity of witnessing the test match between England and Australia at Kensington Oval, on the 20th of August.

The Philadelphia Cricket Club has been invited to play a match against the team of the Associated Cricket Clubs of Philadelphia to be held in Philadelphia next August. The match will be played at the Hamilton Cricket Club Ground, Philadelphia.

Last year the Philadelphia team was beaten in all three games, but the defeat was excusable, seeing that the Philadelphia team had no practice and had to travel in a hurry.

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REVOLVING PROGRAM FOR LEAGUE BASEBALL CLUBS.

January-Club magnates send out contracts to their players. The players then return to their homes and wait for the start of the season.

February-Club owners get a look at the schedules and declare they are perfectly satisfied. They have to say so, for their players will not play unless they are.

March-Club owners get a look at the schedules and declare they are perfectly satisfied. They have to say so, for their players will not play unless they are.

April-Club owners get a look at the schedules and declare they are perfectly satisfied. They have to say so, for their players will not play unless they are.

May-Club owners get a look at the schedules and declare they are perfectly satisfied. They have to say so, for their players will not play unless they are.

June-Club owners get a look at the schedules and declare they are perfectly satisfied. They have to say so, for their players will not play unless they are.

July-Club owners get a look at the schedules and declare they are perfectly satisfied. They have to say so, for their players will not play unless they are.

August-Club owners get a look at the schedules and declare they are perfectly satisfied. They have to say so, for their players will not play unless they are.

"REMEMBER MEN WHO DEPRIVED YOU OF YOUR SUNDAY RIGHTS"

Union Men Condemn the Action of Those Who Did the Bidding of Lord's Day Alliance.

Aroused to protest over the vote of the council Monday night to abolish Sunday tobogganing, the members of Toronto Union No. 3 of the Brotherhood of Painters, Decorators and Paperhangers, at their meeting in the Labor Temple last night, unanimously condemned the councilmen who voted against Sunday sliding, and in a resolution urged all members of the union to remember at the next election all those who voted to deprive the people of their Sunday liberty.

The resolution reads as follows: "We condemn the action of those councilmen of the city who voted to abolish Sunday sliding. We regard it as a heinous and innocent recreation."

"And further, we would ask all members of the city council who voted to abolish Sunday sliding, to remember at the next election, that the people, especially the working class, as the majority of them can only amuse themselves on Sunday. We regard it as a heinous and innocent recreation."

"The Lord's Day Alliance has never done a thing to reduce the working hours of the laboring people on week days," said W. H. Woodrow, a member of the union, "but they are very solicitous about our welfare on Sunday. We could work from daylight to midnight for all they would care. But on Sunday they will close down every innocent amusement so they can drive the people to the churches and gather in the shekels."

Philadelphia C.C. Games in England August 5 to 23

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The Traders Bank of Canada

PROCEEDINGS OF THE TWENTY-SEVENTH ANNUAL GENERAL MEETING

The Twenty-Seventh Annual Meeting was held at noon on Tuesday, the 23rd of January, 1912.

The following Directors and others were present, namely: C. S. Wilcox, C. Rapley, John M. Fathings, E. E. New, S. L. Corb, John Pool, W. J. Sheppard, J. B. Tudhope, Colin D. McLeod, Stuart Strath, Geo. Watson, Jas. Linton, S. W. Bain, James Burnside, Jr., F. J. Winlow, R. H. Harvey, H. W. Bodman, Geo. Le Richie, E. Galley, A. Pow, H. S. Strath, J. A. M. Alley, J. R. Stratton, Geo. Blair, W. G. Turnbull, J. K. Niven, Arch. Philbie, H. H. Packer, Andrew Semple, Jas. Young, H. C. Horton, Julius A. Halban, J. S. Williamson, Jan. E. Baillie, John Smith, Alf. Haywood, Walter C. Lewis, A. M. Scott, P. A. Vale, H. W. Barker, M. Garvin, J. P. Hodgins, C. D. Warren, E. Dickinson, Geo. Webb, J. A. Daird, Josiah Taylor, A. B. Ord, N. Bookin, J. E. Overholt.

Mr. C. D. Warren, the President, having taken the chair, the General Manager, Mr. Stuart Strath, was requested to act as Secretary of the Meeting.

On motion, Messrs. E. Galley and J. K. Niven were appointed Scrutineers.

The minutes of the last Annual Meeting were taken as read.

DIRECTORS' REPORT.

The Directors have much pleasure in submitting their Twenty-Seventh Annual Report and balance sheet of the affairs of the Bank, as of the 30th December, 1911, together with Profit and Loss Account, showing the result of the operations of the Bank for the year which ended that day. The net profits of the Bank, after making full provision for all bad and doubtful debts, amount to \$69,123.78, being 1.20 per cent. on the paid-up capital of the Bank, which has been applied as follows:

Balance at credit of Profit and Loss last year	\$60,123.78
Accrued interest amount to	164,454.79
Total	\$224,578.57
Appropriated as follows, viz:	
Best Account No. 89, quarterly, at the rate of 8 per cent. per annum	\$ 87,090.00
Dividend No. 61, quarterly, at the rate of 8 per cent. per annum	87,090.00
Dividend No. 62, quarterly, at the rate of 8 per cent. per annum	87,090.00
Dividend No. 63, quarterly, at the rate of 8 per cent. per annum	87,090.00
Transferred to Rest Account	200,000.00
Written off Bank Furniture	15,000.00
Transferred to Officers' Guarantee Fund	5,000.00
Transferred to Officers' Pension Fund	5,000.00
Balance at credit of Profit and Loss, new account	\$181,208.57

You will observe \$200,000 has been added to Rest Account. The Rest Account is now \$2,800,000, or about 58 per cent. of the subscribed and paid-up capital of the Bank.

The business of the Bank continues to grow most satisfactorily, as the comparative statement submitted shows. The deposits during the year have increased \$4,193,688.29, and the circulation has increased \$583,895.

The Head Office and all the Branches have been carefully inspected during the year, and a full report of each office brought in review before your Directors, and in addition to these inspections, a Committee of the Directors, other than the officers, and composed of Mr. E. F. B. Johnston, K.C., Mr. W. J. Sheppard, Mr. C. S. Wilcox, and Mr. J. B. Tudhope, have been appointed to examine and appraise all the securities held at the Head Office, which they did, and reported to the Board that they are as represented to it.

The increase in Bank premises is partly accounted for by discharging the encumbrances which existed at the time of the purchase of Vancouver and Winnipeg properties, and partly by the purchase of the property immediately east of your Head Office Building, which was acquired at a reasonable figure, a portion of which will be used for the purpose of the Bank. This purchase will be of great advantage in protecting the lighting of the east side of the Head Office Building. Your Bank premises now comprise 34 separate buildings.

The Directors have much pleasure in testifying to the good work performed by the Staff during the period under review.

All of which is respectfully submitted.

CHAS. D. WARREN, President.

The General Manager read the General Statement of the Bank, as of 30th of December, 1911, as follows:

COMPARATIVE GENERAL STATEMENT

30th December, 1911

LIABILITIES	1911.	1910.
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Capital Stock paid up	\$4,354,000.00	\$4,354,000.00
Best Account No. 89, quarterly, at the rate of 8 per cent. per annum	2,800,000.00	2,800,000.00
Dividend No. 61, quarterly, at the rate of 8 per cent. per annum	87,090.00	87,090.00
Former Dividends unpaid	87,090.00	87,090.00
Interest accrued on Deposit Receipts	12,811.79	12,811.79
Balance of Profits carried forward	161,208.57	161,208.57
Total	\$4,375,075.00	\$4,375,075.00

Notes of the Bank in circulation \$4,375,075.00 | \$4,375,075.00 |

Deposits bearing interest, including interest accrued	\$51,566,224.11	\$51,566,224.11
Deposits not bearing interest	\$4,111,414.14	\$4,111,414.14
Total	\$55,677,638.25	\$55,677,638.25

Deposits made by Banks in the United States \$6,077,534.50 | \$6,077,534.50 |

Balance due to other Banks in Canada	\$1,974,551.11	\$1,974,551.11
Balance due to London Agents	\$22,001.41	\$22,001.41
Total	\$8,074,087.02	\$8,074,087.02

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As on May 31st.	Capital.	Res.	Circulation.	Deposits.	Loans, including Call Loans.	Total Assets.	Dividends paid since incorpora- tion of Bank.
1886	\$ 340,000		\$ 271,000	\$ 578,000	\$ 971,000	\$ 1,268,000	\$ 24,232.78
1887	498,000	\$ 10,000	405,000	930,000			