



THE WESTERN CANADA LOAN AND SAVINGS SOCIETY

The 28th annual meeting of this Company was held at the Hotel... The following financial statements were presented...

The Directors beg to submit to the Shareholders the twenty-eighth annual report of the Company's affairs...

The balance sheet and the profit and loss account together with the auditor's report, are submitted herewith...

Financial Statement of the Western Canada Loan and Savings Society for the year ending Dec. 31, 1920.

Assets: Cash in hand and in bank, \$1,000,000.00; Investments, \$2,500,000.00...

Liabilities: Deposits, \$3,500,000.00; Loans, \$1,500,000.00...

Profit and Loss Account: Income, \$100,000.00; Expenses, \$80,000.00; Profit, \$20,000.00...

W. R. HARRIS, Auditor. The President then said: The report and the statement of the company's affairs...

The standing of the company being now so well known and appreciated by investors we have no difficulty in obtaining all the money we require...

Our Manitoba branch during the past year has been extremely satisfactory, the repayments on our loans being very prompt...

The directors would desire also to acknowledge their obligations as in past years to the company's representatives in Great Britain...

The sale in progress at McKendry's, the Yonge-street dry-goods store, is attracting the crowds...

Elizabeth Kerrick, employed at the Robinson Hotel, was yesterday sentenced to 30 days for theft of a fur cap belonging to one of the guests...

Has is Coming. Detroit, Feb. 16.—Erasmus Wiman has written to the Detroit Merchants' and Manufacturers' Association...

DOMINION SAVINGS INVESTMENT SOCIETY

ANNUAL REPORT For Year Ending Dec. 31, 1920.

The eighteenth annual meeting of the stockholders of the Dominion Savings & Investment Society of London (Ont.) was held at the head office in that city on Monday, Feb. 15, 1921...

The Directors beg to submit to the Shareholders the eighteenth annual report of the Society's affairs...

The net profits of the Society during the year amount to \$23,104.22. Two half-yearly dividends at the rate of \$10.00 per annum have been paid...

The result of the year's operations shows a profit of \$23,104.22, out of which have been paid two half-yearly dividends at the rate of ten per cent per annum...

The amount placed with the Dominion Savings & Investment Society during the past year has increased to about four millions and a half...

The balance sheet and the profit and loss account together with the auditor's report, are submitted herewith...

Financial Statement of the Dominion Savings Investment Society for the year ending Dec. 31, 1920.

Assets: Cash in hand and in bank, \$1,000,000.00; Investments, \$3,000,000.00...

Liabilities: Deposits, \$4,000,000.00; Loans, \$1,000,000.00...

Profit and Loss Account: Income, \$100,000.00; Expenses, \$80,000.00; Profit, \$20,000.00...

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"THE PAN WHO DARES"

Address of President E. B. Harper of the Mutual Reserve Fund Life Association.

The Mutual Reserve Fund Life Association is the only President of a Life Insurance Organization Who Takes the Public Into His Complete Confidence.

From The American Dairyman. We present our readers this week with a report of the text of President E. B. Harper's address delivered at the tenth annual meeting of the members of the Mutual Reserve Fund Life Association...

Before examining the assertion that the British investor stands to gain by Canadian accepting taxation without representation at Washington, it may be interesting to recall that the Canada First movement are dead against Sir Richard's plan...

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REFLECTIONS ON THE SITUATION

[By E. W. Thomson.] "Come away up, Tonahill, come away up like a good boy, and be hanged to please the Laird," says the Highland...

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ALL KINDS RUBBER GOODS REPAIRED

AT THE GOODYEAR RUBBER STORE KINGSTON

What a pack of fool Canadians would seem to themselves and the world if they went into commercial union without counting the cost, without estimating the immediate loss of capital, without reckoning up the possibility of escape, without considering carefully whether there is any getting of the toboggan once it starts down the slide!

This is no Tory howl that Liberals want annexation. They don't want anything of the kind. But does it follow that they may not be 'invited' into it? Have we never known people to be landed in scrapes into which they never for a moment meant to go?

What I say is that Liberals should look before they leap, fairly consider the probability of the course on which Sir Richard is leading and reflect why it is that Mr. Blake, who has certainly never been otherwise than friendly to our neighbors, reserves at this juncture with silence so significant.

To go into the Republic with our eyes open after fairly and fully digesting the pros and cons, after considering the danger of annexation that inheres, as all great American authorities acknowledge, in the 'right' American constitution, is not a patriotic duty. It is a patriotic duty to observe that this peculiarly of the response of the Canadian people to the proposal of the British government of British system makes the election of a Conservative, if we had thought out and discussed all this and the changes of allegiance, and if we had finally concluded to enter the Republic, then the decision would have been reached in a manner worthy of sensible men. But to be gulled into a difficult position from which there would be no escape without enormous pecuniary loss, and to accept the Republic by reason of having been gulled into that position—well, that would be a fair case for a collection of greedy folk.

One Year's Oil Netted. This is the official statement of the distribution of oil from the House of Industry: From April 14, 1920, to Feb. 15, 1921, there have been distributed among the 600,000 tons of oil, 265,000 tons of oil, 21,215 tons of kerosene, 465,000 tons of gas, 1,100 tons of gas, and 1,100 tons of gas.

DR. OWEN'S ELECTRIC BELTS AND Spinal Appliances. Head Office—Chicago, Ill. The truth of the matter is, so far as one can discover from conversation with the 'managers' of the factory, that they could not hold their own in competition with those of the States. Yet this same commercial unionist will tell the farmer that they would not be able to hold their own in competition with those of the States.

OUR BATTERIES. The Roberts Battery & Construction Co. has given perfect satisfaction wherever used. It is the most reliable and longest lasting battery in the world.

Hotels and Restaurants. Will Find it to Their Advantage to Communicate with The Oriental Laundry. In reference to Laundrying their house linen, as well as taking care of their guests' wear.

F. S. L. The F. S. L. Co. has given perfect satisfaction wherever used. It is the most reliable and longest lasting battery in the world.

Boeckh's Standard Brushes. Noted for superior quality and durability. See our brand Boeckh on each brush.

Chas. Boeckh & Sons, Toronto MANUFACTURERS. BEEF IRON AND WINE. For Mental and Physical Exhaustion, Neuritis, General Debility, etc.

ROSSIN DRUG STORE. 131 KING-STREET WEST. ALWAYS OPEN. 36 TELEPHONE NO. 1.

The Williams Sewing Machines. 58 KING WEST. Cannot be excelled for domestic and light manufacturing purposes. Calls Promptly Attended to. TELEPHONE 167.

CANADA'S FAVORITE PIANO HENTZMAN & CO

117 King-street west, Toronto. Most Reliable Piano Made.

SHOULDER CAPES. Ladies' Shoulder Capes. Just the thing for this season of the year. Available from Seal skin, Persian Lamb, Greening Seal, Beaver, Astrachan, and other fine furs. Our prices are the lowest.

NO. 99 YONGE-ST. Still continues, and the people are satisfied with the BIG BARGAINS. They are getting in Fine Furs, Hats, Caps, etc.

Call EARLY FOR FIRST CHOICE AND GET FUR GOODS AT YOUR OWN PRICE. JAMES HARRIS & CO. 99 YONGE-STREET.

LADIES' AND GENTS' FINE FURS. Gents' Fur Overcoats in Persian, Beaver, Otter, Eocharan, Astrachan, Raccoon, Nutria, and Seal with Sea Otter Trimmings.

Ladies' Seal Jackets, all lengths and sizes, Persian Lamb, Beaver, Astrachan, &c. Circulars of Every Description. Caps in Seal, Beaver, Otter, Persian, Mink, &c. Fur Mitts in Seal, Beaver, Astrachan, &c. Storm Coats in Seal, Beaver, &c. Choice Lot of Fur-Lined Overcoats at Below Cost.

Best Coal & Wood. Lowest Prices. CONGER COAL COMPANY. Main office, 6 King east. 245. LABATT'S NEW BRAND A.E. A.E. ALE.

ESTABLISHED 1868. JAMES GOOD & CO. FAMILY GROCERS. 220 Yonge-street. Telephone 424.

THE NEW WILLIAMS is a beauty and the most reliable. SEE IT. TRY IT. BUY IT. 55 KING WEST. Telephone 167.

BY ROYAL LETTERS PATENT. WILLIAM DIXON. Latest improvement on the GLADSTONE. Also available in the form of a four-wheel driving car.

BOECKH'S PIANISTS! VOCALISTS! THE PERFECT TRANSPOSING PIANOFORTE. Unanimously pronounced by the press and all the leading artists to be the piano of the future. Transposes any music into any key by a simple lever movement in a second.

THE HIGHEST MUSICAL AUTHORITIES CLAIM FOR THIS PATENT THE FOLLOWING ADVANTAGES: 1. The accurate and instantaneous transposition of music. 2. The ease with which it can be played in any key. 3. The fact that it does not get out of tune like other so-called transposing pianos. 4. The fact that it does not get out of tune like other so-called transposing pianos.

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