THE TORONTO WORLD

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THURSDAY MORNING, JUNE 23, 1887.

Too Many Plans.

Now that Canada's National Policy has fairly got agoing and is beginning to show its good effects, it is astonishing to see how many inventors of new plans are rushing to the front, each desirous of superseding it with something else. Differing widely as they do on other things, in one thing they all agree—that this N. P. of ours must go. We are surely not very far astray in guessing that the N. P. is entirely too much *Canadian* in both its motives and its results to suit them; and that their bottom objection to it—away down—is that it does not sufficiently favor outside interests. Some of them want to see this country retained as a commercial tributary to England, while others are clear that the neighboring States have the best right to the profits of our trade. On this they agree, however: that the idea of Canada trading and manufacturing for herself is too preposterous to be entertained.

The name of Imperial Federation has been before us for now some time. But not much more than the name, for nothing like a detailed scheme has yet been suggested from any quarter. Now, we have a friendly feeling for Imperial Federation, for the reason that it encourages the sentiment of loyalty to the Empire, and the feeling in favor of British connection. To the extent that this sentiment helps to keep alive the feeling that Canada must have a separate existence, and that it is not the destiny of these provinces to lose their identity in the mass of the neighboring States, we welcome Imperial Federation for the good it may do, but we can never get quit of the suspicion that, with the majority of those who have made themselves prominent in favor of it, the main motive has been the desire to break down the Canadian N.P. With its English advocates we can see this "stick-fast" all the time. They would be quite willing—which is conclusion this is on their part!—to give us a number of representatives in the British House of Commons, of whom we feel quite sure beforehand that they would not be worth five cents apiece to us whenever the time came that the commercial and manufacturing interests of Canada were in jeopardy. Nay, worse than that! such Canadian members sitting in London would be a tremendous damage to us, for they would quickly develop into voting machines for voting away Canadian interests under color of liberty, and law, and parliamentary procedure! That we should ever be the victims of so tremendous a sham as that may the gods avert! We feel very much safer as we are, represented in London by *one* man, whom we know, and for whom not himself only, but the Dominion Government, which is always with us, is responsible.

For the patriotic spirit which it encourages, we welcome the Imperial Federation movement, as indeed we should welcome anything that would in a proper way encourage national feeling in Canada. But the gentlemen of the Imperial Federation League must clearly understand this one thing—hands off the National Policy. That, Canada means to hold and to stand by; therefore, just leave it alone. If you go to work trying to get rid of it by a side wind, then you and we shall be "out," depend upon that.

Mr. Wiman and his aids have succeeded in keeping their plan before the public here for now some months, and that chiefly in virtue of their having been able to keep its most essential point a profound secret from nine-tenths of the people whom they claim as adherents, in Ontario, at all events. Yes, we make bold to repeat it—that not one-tenth of the farmers who at institute meetings have approved or have *appeared to approve of* commercial union with the States, have any suspicion that this means the commercial exclusion of England. We doubt if three among them in a hundred really understand, plump and plain—that under commercial union all British goods coming in here would have to pay the high American tariff, while American goods would come in free. On this astounding concealment of the truth do Wiman & Co. mostly base their hopes of success with the farmers of Ontario. It is by this bold and outrageous piece of deception that they chiefly hope to be able to draw over to the support of their movement that majority of Ontario farmers which they are so anxious to obtain. We are quite convinced that their game is up from the moment that the farmers understand the truth on this point.

On one side we have English free traders, and on the other side American protectionists, who would almost move heaven and earth, if they could, to destroy Canada's National Policy. This policy tends to make Canada independent, and therefore it is hateful to both. Meantime several well-meaning people have been trying their hands at it in the papers, suggesting that possibly some plan of commercial union with Great Britain might be devised. Concerning which we would remark that something of the same kind might be feasible enough if only old country people would so far learn from experience as to modify their blind devotion to free trade without regard to circumstances. For instance: Let Britain impose moderate duties on foreign breadstuffs and the food products, allowing colonial to come in free. Among the consequences would be these, that the foreign producer would pay half or more of the duties imposed, while British agriculture would be lifted out of the slough of despond into prosperity. The duty would resolve itself thus—half into gain to the British and colonial producer, and the other half into loss to the foreign producer. The colonies might still have protective tariff, but so framed as to favor the Mother Country immensely. And this latter could be easily done, it would be no trick at all to do it.

At the present time, remarkable for the pressure upon us of many plans, all having this one thing in common, that they are designed to get rid of Canada's N.P., we take occasion to put forward this reminder—That the N.P. aforesaid must and shall be preserved. What think you!—Have we not as good a right to say that, as the Americans had to say the same thing concerning their national union?

C. U. in the H. of C.

Our Ottawa correspondent is probably correct, as he usually is, when he expresses the opinion that Mr. Wiman's agent, Dr. Platt, M.P., gives notice of motion in favor of the Staten Island fad at the eleventh hour for the purpose of not having it reached this session. We would like to see it reached. The representatives of the people would make short work of it. So would the people themselves, if they could reach it. We do not understand that the Liberal party is committed to it, as a party, but Liberal leaders like Dr. Platt, who are toying with it, are putting their party back to where it was left in 1873. Then they counted upon the farmers, as they count upon them now, or pretend to count. We say "pretend," because if they had had the courage of their convictions, they would have tested the question last February. The Conservative farmer is no dough-faced Canadian, and when he stands up to be counted he is numerous.

Who Cheat the Farmers?

Editor Shaw of the Live Stock Journal, during an address before the Farmers' Institute of Oxford, made use of the following unjustifiable words, with a view to prejudice his audience against the merchants:

Farmers are always oppressed by town and city corporations. The market fee system is a wrong and an oppressive one. The system of city inspection of certain farmers' produce by city officials is another grievance. Why don't the county fathers also send inspectors to the dry goods merchants and bind them, so that farmer purchasers may not be cheated?

The answer to the first part of the alleged grievance is, that so far as towns are concerned the farmers have the remedy in their own hands, and it is not one for legislation to deal with. As to the inspection of the dry goods of merchants, the farmer when he is cheated by a merchant knows where to find him and has the courts of law to appeal to. But so far as the stationary merchant is concerned, the farmer has not much to fear; past experience shows that our rural friends have more reason to dread shoddy pedlars, note vendors, hay fork swindlers and men of that ilk. The press has been doing its share in warning farmers against being cheated by these bogus and peripatetic gentry, but notwithstanding all its admonitions, we periodically hear of their being roped in by them. Commercial union is surely not claimed to be a panacea for gullible grangers.

Be Brief, Be Brief.

Correspondents of The World, be brief, once and forevermore be brief. We have a cellar full of letters which were rejected solely on account of their length. So if you would like to see your "stuff" in those bright and breezy columns, cut it short.

Yesterday's Bank Meetings.

Yesterday was a great day in Toronto banking circles, no less than three annual meetings being held, a full report of which will be found in The World's business columns. To the Federal shareholders Mr. Yarker presented an excellent report. Not only were the net profits large, but the rest, circulation, deposit and loan accounts all show signs of a substantial increase. The number of shareholders is also increased. The Ontario Bank footed up a net profit for the year of over a hundred and fifty thousand, an evidence of judicious management, and as compared with last year a marked increase. The business done by the Ontario has warranted an increase in the dividend, a sure sign of prosperity. To the shareholders of the Traders' Bank, General Manager Strathy made a good statement. A young bank, it has steadily felt its way, and is now doing a solid if not a large business. The second annual report is evidence that the business of the bank is growing each succeeding year.

Wise Ben Butterworth.

The decision which Congressman Butterworth has arrived at in declining to speak at Dufferin Lake on Dominion Day is to be commended. The World considered that for him, as a citizen of a foreign country, to virtually take the stump in behalf of a question which Canadians ought to be left to decide for themselves, would be bad taste if not presuming too much on our hospitality. The Ohio statesman will be received in Canada as all Americans heretofore have been in the past, with courtesy, but The World believes it voiced the sentiments of all true Canadians when it told Mr. Butterworth not to carry his zeal in support of a fad to the length of a breach of international etiquet. Mr. Butterworth's decision only proves that The World was right, as it generally is on all questions.

The examination papers submitted to the pupils of the public schools are unfailing sources of amusement to The World's young men. One of The World's children made this reply to this question: "Where and what is Hamilton, Ont.?" "It is a prosperous city beautifully situated on the banks of Burlington Bay." The child had read the Khan's poem in these columns. Another question: "State who owns the Northern Railway?" The editorial parent thinks that it would have been more creditable to the propounder of the question and about as fair to the child if the latter had been asked: "Who owns The Guelph Herald?" Twelve jurors and fourteen lawyers could not answer either question.

Mr. Lister, Liberal member for West Lambton, is in favor of free trade in everything except coal oil, concerning which project he has quarrelled with the Advisory Committee. Commercial union would take away with the protection now afforded to Canadian coal oil, therefore Mr. Lister is opposed to commercial union. By the time that commercial union gets through with running against such unavoidable snags as this it will feel tired.

Throughout all that has been written upon the marvellous progress of the British Empire, the commercial unionists will observe that Canada is not one whit behind other parts of the Empire in the progress which she has made in the development of agriculture, manufactures, literature, science and art; and that our own city of Toronto will stand comparison with any other similarly situated, not only in the Empire but in the world.

THE TRADERS' BANK OF CANADA.

The second annual general meeting of the shareholders of the above bank was held at its banking house in Toronto on Wednesday, the 22d day of June, 1887.

Dr. Snelling having been called to the chair, the General Manager was requested to act as Secretary.

Messrs. R. S. Cassels and Ewing Buchan were appointed Scrutineers for the meeting.

The Secretary then read the following report and statement.

The Directors have pleasure in submitting to the Shareholders the accompanying statement of the affairs of the Bank, as on the 31st May, 1887:

The net profits for the year ending 31st May, after writing off all bad and doubtful debts, crediting interest to date on all interest bearing accounts and reserving accrued interest on outstanding deposit receipts, amounted to $35,061 36
To which is added the balance of profits carried forward from last year 1,042 04
Making in all $36,103 40
Appropriated as follows, viz.:
Dividend No. 1, at the rate of 6 per cent. per annum, payable 1st Dec., 1886 ..... $11,479 30
Dividend No. 2, at the rate of 6 per cent. per annum, due 1st June, 1887 ..... 14,048 13
Transferred to Rest Account 10,000 00
Balance of profits carried forward 575 97
..... $36,103 40

In conducting the business of the Bank, your directors have been chiefly influenced by a desire to place it on a firm basis, making present profits a matter of secondary consideration as compared with the strength of the Bank. The benefits to be derived from this course will become more apparent each succeeding year.

The business of the Bank is still too small to make it very profitable. The figures, however, show steady progress, and with the present paid-up capital it is expected progress will be more marked during the coming year. Comparing the present figures with those of a year ago, paid-up capital shows an increase of forty-six per cent.; deposits, an increase of sixty-one per cent.; circulation, an increase of fifty per cent.; loans, an increase of sixty-six per cent.

The average paid up capital for the past year was $425,457; the net per centage of profit on which was 8.24.

With a view to further strengthening the Bank, your directors invested over $105,000 in 4 per cent. Dominion of Canada Government Debentures, and they recommend further investments of a similar character, from time to time, as the liabilities of the Bank increase.

The different offices of the Bank have been carefully inspected, and continue to receive the closest attention of your directors.

The officers of the Bank have performed their respective duties to the satisfaction of the Board.

ALEX. MANNING, President.

GENERAL STATEMENT, 31ST MAY, 1887.

Liabilities.		
Capital Stock paid up	$496,305 25	
Rest Account	10,000 00	
Dividend No. 3, payable 1st June	14,048 12	
Former Dividends unpaid	30 33	
Interest accrued on Deposit receipts	4,062 67	
Balance of Profits carried forward	575 97	
		$525,121 24
Notes of the Bank in circulation	$404,715 00	
Deposits bearing interest	$656,683 11	
Deposits not bearing Int'st	273,489 83	
	$930,172 94	
Balance due to London Agents	47,487 34	
Balances due to other Banks in Canada	3,102 27	
Total Liabilities to the public		1,385,538 05
		$1,910,659 29
Assets.		
Gold and Silver Coin on hand	$ 41,263 33	
Dominion Government Demand Notes	119,163 00	
Notes of and Cheques on other Banks	68,353 62	
Balances due from other Banks in Canada	27,278 33	
Balances due from Banks in the U. S.	9,394 82	
Dominion Government Debentures	105,636 84	
		$ 371,699 99
Bills Discounted Current and Advances on call	$1,516,544 03	
Notes Discounted overdue (estimated loss provided for)	2,646 63	
Office Furniture	6,518 69	
Bank Safes	13,350 00	
		1,539,059 40
		$1,910,659 39

The Chairman, after referring to the absence of the President, caused by severe illness, and having commented at some length on the statement and future prospects of the bank, moved the adoption of the report, which was seconded by Robert Thomson, Esq., of Hamilton, and carried.

The following resolutions were then carried:

Moved by E. Mitchell, Esq., seconded by Ewing Buchan, Esq., that the thanks of the meeting be presented to the President, Vice-President and Directors for their attention to the Bank's interests during the past year.

Bylaw No. 1 was rescinded and another substituted therefor, reducing the number of directors to six.

Moved by Mr. McClain, seconded by Mr. Mitchell, that the ballot box be now open for the election of Directors and be closed at 2 o'clock unless five minutes elapse without a vote being tendered, when it may be closed by the scrutineers.

The scrutineers reported the following shareholders unanimously elected Directors for the ensuing year, viz.: Alex. Manning, Wm. Bell of Guelph, H. H. Cook, M.P., Richard Snelling, LL.D., Robert Thomson of Hamilton and C. D. Warren.

At a meeting of the newly elected Board Alex. Manning, Esq., and Wm. Bell, Esq., were re-elected President and Vice-President respectively by a unanimous vote.

R. S. STRATHY, General Manager.

The Traders' Bank of Canada, Toronto, June 22, 1887.

ONTARIO BANK.

Annual Meeting of Shareholders—Election of Officers, etc.

The annual general meeting of the shareholders of this institution was held at its banking house in Toronto on Wednesday, June 22, 1887.

Among those present were: Sir W. P. Howland, Col. Gzowski, A.D.C., Hon. C. F. Fraser, John Wardrop, Esq., A. M. Smith, Esq., Oliver Gilpin, Esq., John Hallam, Esq., Donald Mackay, Esq., William Glenny, Esq., of Oshawa; J. K. Macdonald, Esq., G. M. Rose, Esq., R. K. Burgess Esq., and W. J. Macdonell, Esq.

On motion of Col. Gzowski, A.D.C., seconded by John Hallam, Esq., Sir W. P. Howland took the chair and Mr. Holland, the General Manager, was requested to act as Secretary. Messrs. J. K. Macdonald and W. J. Macdonell were appointed Scrutineers.

The Chairman read the following report:

The Directors in presenting to the shareholders the thirtieth annual report and balance sheet, have much pleasure in being able to state that the business of the bank has been well sustained and satisfactory during the year.

The net profits, after deducting charges of management, interest accrued upon deposits, etc., and making provision for bad and doubtful debts, were $150,555 39
Profit and loss brought forward from May 31, 1886 ..... 13,624 09
..... $164,379 98
Which have been appropriated as follows:
Dividend No. 58, 3 per cent. paid Dec. 1, 1886 ..... $45,000 00
Dividend No. 59, 3½ per cent. payable June 1, 1887 ..... 52,500 00
Added to rest (making that fund $525,000 or 35 per cent. on the capital) 25,000 00
..... $122,500 00
Balance of profits carried forward $41,879 98

As compared with the statement of the previous year the profits show a favorable increase. Your Directors have decided that the time has now arrived when the earnings and the general position of its affairs would warrant a larger distribution to the shareholders, and they have accordingly placed the dividend of the bank upon a higher basis.

The usual inspections of the branches have been made during the year, and your Directors would express their satisfaction with the manner in which the officers have discharged their duties.

Respectfully submitted,
W. P. HOWLAND, President.

GENERAL STATEMENT.

Liabilities.		
Capital stock paid up	$1,500,000 00	
Rest	525,000 00	
Balance of profits carried forward	41,879 98	
Dividends unclaimed	4,061 96	
Dividend No. 59, payable June 1, 1887	52,500 00	
Reserved for interest due to depositors, exchange, etc.	64,098 00	
Rebate on bills discounted	34,468 77	
		2,221,908 31
Notes in circulation	1,009,774 00	
Deposits not bearing interest	1,755,831 40	
Deposits bearing interest	2,810,575 19	
Balances due banks in Great Britain	157,928 07	
Balances due banks in Canada	54,481 70	
Total liabilities to the public		5,788,290 16
		$8,010,288 47
Assets.		
Gold and silver coin	$ 208,715 56	
Dominion Government demand notes	400,350 00	
Notes and checks of other banks	307,720 74	
Balances due from banks in Canada	90,519 92	
Balances due from banks in United States	81,275 44	
Government securities and municipal and other debentures	434,228 72	
Total assets immediately available		$ 1,522,810 38
Bills discounted current and advances on call	$ 5,970,902 12	
Overdue debts secured	96,402 02	
Overdue debts not specially secured (estimated loss provided for)	68,943 04	
Real estate	130,515,55	
Bank premises (including furniture, safes, etc.)	169,007 86	
Other assets not included under foregoing heads	72,707 50	
		6,487,478 09
		$ 8,010,288,47

ONTARIO BANK, Toronto, 31st May, 1887. C. HOLLAND, General Manager.

After explanations from the President and General Manager, Sir W. P. Howland moved, seconded by Donald Mackay, Esq., that the report of the Directors be adopted. Carried.

The following resolutions were then passed: Moved by John Hallam, Esq., seconded by Oliver Gilpin, Esq., That the thanks of the Shareholders be given to the President and Directors for their attention to the interests of the Bank during the year.

Moved by Hon. C. F. Fraser, seconded by A. M. Smith, Esq., That the thanks of the Shareholders by given to the Officers of the Bank for their attention to their duties during the year.

Moved by G. M. Rose, seconded by R. K. Burgess, That the balloting for the election of Directors for the ensuing year do now begin, and that it close at 2 p.m., but if at any time 5 minutes shall elapse without a vote being tendered the ballot may be closed by the scrutineers.

The scrutineers declared the following gentlemen duly elected Directors for the ensuing year: Sir W. P. Howland, Donald Mackay, A. M. Smith, G. M. Rose, Hon. C. F. Fraser, R. K. Burgess and G. R. R. Cockburn.

At a subsequent meeting of the Directors Sir W. P. Howland was elected President and Donald Mackay, Esq., Vice-President by unanimous vote.

C. HOWLAND, General Manager.

Ontario Bank, Toronto, June 22, 1887.

THE FEDERAL BANK OF CANADA, TORONTO.

The thirteenth general annual meeting of the shareholders of the Federal Bank was held in Toronto, Wednesday, June 22, 1887, when among others the following gentlemen were present: Messrs. R. Thompson, Salter Vankoughnet, Q.C., Rev. E. B. Lawler, Col. C.S. Gzowski, Charles Doan, James Mason, A. J. Cattanach, J. S. Playfair, W. Croft, jr., J. W. Langmuir, Wm. Galbraith, H. E. Clarke, M.P.P., B. Cronyn, C. S. Gzowski, jr., A. Laurie, J. Noble, etc.

On motion of Mr. Playfair, seconded by Mr. Galbraith, Mr. Nordheimer was appointed chairman of the meeting and Mr. Yarker secretary.

On motion of S. Vankoughnet, Q.C., seconded by W. Croft, jr., Messrs. C. S. Gzowski, jr., and James Mason were appointed scrutineers.

Mr. Yarker, by request of the President, then read the annual report as follows:

STATEMENT

Of the result of the business of the Bank for the year ending May 31st, 1887.

The balance at credit of profit and loss account May 31, 1886, was		$75,381 73
Profits for the year, after deducting expenses of management, interest accrued upon deposits, providing the nucleus of an Officer's Guarantee Fund, and writing off bad and doubtful debts		96,868 15
		$172,249 88
Appropriated as follows:		
Dividend 3 per cent., December 1, 1886	$37,500 00	
Dividend 3 per cent., June 1, 1887	37,500 00	
Transferred to rest account	25,000 00	
		100,000 00
Balance of profits carried forward to next year		$72,249 88
GENERAL STATEMENT, MAY 31, 1887.		
Liabilities.		
Capital		$1,250,000 00
Rest		150,000 00
Dividend No. 24, payable June 1, 1887		37,500 00
Former dividends unclaimed		211 85
Reserved for interest due on Deposits	$28,377 88	
Reserved for rebate on bills discounted	30,000 00	
		58,377 88
Balance of profit and loss account, carried forward		72,249 88
		$1,568,339 59
Notes of the bank in circulation		672,335 00
Deposits bearing interest	$3,094,885 94	
Deposits not bearing interest	698,706 96	
		3,793,592 90
Balances due to banks in Canada		55,221 00
Balances due to banks in the United Kingdom		32,093 74
		$6,171,291 23
Assets.		
Specie	$ 81,120 27	
Dominion Notes (legal tenders)	389,690 00	
Notes of and Cheques on other Banks	261,288 34	
Balances due from other Banks in Canada	77,442 49	
Balance due from Banks in foreign countries	30,573 24	
		$ 840,044 34
Loans and Bills discounted Current		4,961,319 28
Bills discounted overdue, not specially secured	$26,700 00	
Bills discounted overdue, not specially secured (Old business loss provided for)	63,845 50	
		90,545 50
Real Estate		37,052 07
Mortgages on Real Estate sold by the Bank		16,197 57
Bank Premises		122,914 75
Other Assets not included under foregoing heads		52,757 12
		$6,171,291 23

G. W. YARKER, General Manager.

THE FEDERAL BANK OF CANADA, Toronto, 31st May, 1887.

The President then, after fully reviewing the business of the bank, moved the adoption of the report, seconded by the Vice-President, and it was duly carried.

On motion of Mr. Langmuir, seconded by Mr. Cronyn, the formation of the Officers' Guarantee Fund and its further augmentation was confirmed.

The thanks of the meeting were unanimously given to the President, Vice-President and Directors, and also to the General Manager, Inspector, local managers and other officers of the bank.

In acknowledging the thanks to the General Manager and officers of the Bank, Mr. Yarker stated that the rest, circulation, deposits and loans during the twelve months had respectively *increased* $25,000, $32,625, $272,776, $335,919 and past due bills had *decreased* by $88,372. He also stated the number of shareholders had increased considerably, there being now no less than 389 persons holding an average of $1600 each.

The poll for the election of Directors was then opened and the following were re-elected: H. E. Clarke, M.P.P., B. Cronyn, Q.C., Wm. Galbraith, Edward Gurney, J. W. Langmuir, S. Nordheimer and J. S. Playfair.

A meeting of the Directors was subsequently held when S. Nordheimer and J. S. Playfair were re-elected President and Vice-President respectively.

GEO. W. YARKER, General Manager.

How Women Would Vote.

—Were women given the vote to vote, every one in the land who has used Dr. Fowler's Extract of Wild Strawberry would vote it to be an unfailing remedy for the diseases peculiar to her sex. Sold by druggists.

—O. E. Comstock, Caledonia, Minn., writes: "I was suffering the most excruciating pain from inflammatory rheumatism. One application of Dr. Thomas' Eclectric Oil afforded almost instant relief, and two bottles effected a permanent cure."

—Mrs. A. Nelson, Brantford, writes: "I was a sufferer from Chronic Dyspepsia for eleven years. Always feeling worse after eating, I took medicine in vain. Nothing seemed to do me any good. Hearing of Burdock Blood Bitters, I decided to try them. Before I had finished the second bottle I was greatly improved. Now I am in good health, and can eat anything I like without suffering from the effects thereof. I cannot say too much in favor of your invaluable medicine."

WE HAVE JUST RECEIVED A CONSIGNMENT OF BARRISTERS' BRIEF BAGS AND EXTRA QUALITY GLADSTONE BAGS AT H. E. CLARKE & CO., 105 KING-STREET WEST. 246

HELP WANTED.

PLASTERERS KEEP from Toronto—Strike still on.

WANTED—A Cook, Laundress and Shop Girl at once. MRS. DURNAN, Hanlan's Point, Island.

WANTED—A first class vice hand; good pay. Apply J. BERTRAM & SONS, Dundas, Ont.

WANTED—A WET NURSE—Immediately. Apply to DR. TEMPLE, 191 Simcoe-street.

WANTED—A Good General Servant, wages $10 a month, reference required. Apply to MRS. ANDREW, 46 Russell-street, near Robert, Hamilton, Ont.

ROOMS AND BOARD.

G. L. COLLIS, having taken two years lease of 29 Wood-street, has opened a first-class boarding house. Hot air, hot and cold water and bath. None but first-class gentlemen of temperate habits received. Excellent table, with daily changes. 246

FINANCIAL.

A LARGE AMOUNT of private funds to loan on real estate, city or farm property. FRANK CAYLEY, real estate and financial agent, 65 King-street east, cor. Leader-lane.

AT 5½ AND 6 YEARLY; no commission. Mortgages purchased. W. HOPE, 15 Adelaide-street east.

A LARGE AMOUNT OF MONEY to lend at lowest rates. J. W. G. WHITNEY & SON, 25 Toronto-street.

BOWDEN & CO., Real Estate, Fire, Life and Accident Insurance Agents and Money Brokers. Immediate attention given to business. 49 Adelaide-street East, Toronto.

LARGE amount of money to loan in sums to suit at lowest rates of interest; notes discounted. WM. A. LEE & SON, Agents Western Fire and Marine Assurance Company, 10 Adelaide-street east.

MONEY TO LOAN—Private funds, 6 and 6½ per cent., large or small amounts, advanced to builders; also on improved farm and city property. EDWARD J. BARON, Estate and Finance Broker, 104 Adelaide-street east, successor to Barton & Walker.

MONEY to loan at 5½ and 6 per cent. C. C. BAINES, Estate Agent, 23 Toronto-st.

MONEY TO LOAN on mortgages, endowments, life policies and other securities. JAMES C. MOGEE, Financial Agent and Policy Broker, 5 Toronto-street.

$750,000 TO LOAN on mortgage; interest low; terms easy; no valuation fee charged. HOME SAVINGS AND LOAN COMPANY, 72 Church-street, Toronto.

$250,000 TO LOAN IN SUMS TO SUIT BORROWERS. On improved city or farm properties, at lowest rates of interest, and most favorable terms. W. J. NELSON, Barrister, 56 Church-street, Toronto.

MONEY TO LOAN. 5 1-2 and 6 per cent. Borrowers will not have to pay valuators or solicitors' fees. BOX 347, TORONTO P.O.

SEWING MACHINES.

HUGH MCKNIGHT—Practical Machinist. All kinds of sewing machines repaired. Needles, oils, belts, etc., at 51 Queen-street west.

ARCHITECTS.

ARCHITECTS—M. D. KERN & CO. are giving special attention to Modern Sanitary improvements, and promptly prepare plans, details, specifications, etc., for the erection of buildings and landscapes. M. D. Kern is a graduate of the Polytechnical School of Munich, Germany. Office, Room 1 Link Hall, Hamilton, Ontario. 36

VETERINARY.

ONTARIO VETERINARY COLLEGE Horse Infirmary, Temperance street; principal or assistants in attendance day or night. 4

NORTHERN SUMMER RESORTS.

ROBINSON HOUSE, Big Bay Point, Lake Simcoe, Lake Robinson, Proprietor, five years established. Accommodation for 50 guests, good board, extensive grounds fronting on Lake Simcoe and Kempenfelt Bay. Best fishing, boating and bathing facilities. Rent to land from all trains, including latest train Saturday night from city and earliest on Monday morning to return. Terms: Adults $7 per week, children half-price. P. O. and Railway Station, Barrie, Ont.

MUSKOKA—Pair View Farm—accommodation for a few boarders; good bathing; terms moderate; passengers landed at farm. M. WOODS, Clevelands. 52

FOR SALE.

A LARGE STOCK of second-hand square and upright pianos by various makers, for rent or purchase on easy monthly or quarterly payments, or at close rates for cash. OTTAVIUS NEWCOMBE & CO., corner Church and Richmond streets.

BOOT AND SHOE business for sale. Must be sold. Stock and fixtures in first-class order. Value about $1500. Satisfactory reason for selling. Apply 102 Queen east.

DESKS, tables and chairs for office and library made by W. Stahlschmidt & Co. Quality unsurpassed. GEO. F. BOSTWICK, 56 King-street west, Toronto.

FOR SALE—A very fine pair of carriage horses, bright bays, black points, kind and gentle, well broke, 16½ hands high, 6 years old. Apply at The Hub.

FOR SALE—Waxing machines for waxing all kinds of paper; built under our own patent. Description of machine and price furnished if desired. WATTS & HENRY.

GENT'S ROOM in office building, furniture therein, will be sold cheap. Box 14, World.

PERSONAL

AH THERE, CHIVRELL!

FOR EXCHANGE—If you have any kind of property for exchange in the city or anywhere in Canada, in lots, house property market gardens or farms, don't fail to call on or write to D. M. SMITH & CO., 23 Scott-st., Toronto. 36

J. R. ALLEN—UPHOLSTERER—Late of 131 Lippincott-street, has removed to 215 College-street. All orders will be promptly attended to, as before. Families removed with care, carpets cleaned, sewn and laid.

TO LET.

LAKE ROSSEAU—HOUSE TO LET ON an island. Apply box 71 WORLD. 36

TO LET—A summer house, furnished. Situate at Jackson Point, Lake Simcoe. Apply to J. R. STEVENSON, Sutton West, Georgina.

TO LET—127 Devercourt-road, eight rooms bath, hot and cold water, marble mantels. Apply 135 Dovercourt-road.

TO RENT—From 1st July next, those desirable offices in the Imperial Bank building (Limited), suitable for a loan or insurance company; alterations to suit lessees. Apply to D. R. WILKIE, Cashier, Imperial Bank of Canada.

LAUNDRY.

25 CENTS per dozen pieces—Collars and Cuffs—Toronto Steam Laundry, 54 and 56 Wellington street west, or 65 King street west G P. SHARPE.

INSURANCE.

WILLIAM FAHEY, Agent Glasgow & London Fire Insurance Co., 34 Toronto-street. Telephone 418.

The London Guarantee and Accident Co'y (Limited), of London, England. Capital, $1,250,000. Dominion Government Deposit, $55,000. Head office for Canada: 72 King-street east, Toronto. Accident policies issued at lowest rates.
A. T. McCORD, Resident Secretary.

R. LANE, Photographer, 147 Yonge-Street. Finest Cabinet Photos in the city, elegant finish. $3.00 per dozen.

SUMMER RESORTS.

PLEASURE RESORT.

HAWTHORN MINERAL SPRING RESIDENCE now open for guests. Good fishing and boating. Ask for special ticket. R. D. LITTLE, Manager, Thornhill, Ont.

BAY VIEW HOUSE, Peak's Island, Portland Harbor, Me., Capt. John T. Sterling, Prop. Delightfully located, overlooking the Bay. A most desirable resort for families, presenting the attractions of both the country and seaside. Rates reasonable. Open June 1. Write for particulars. 246

DIVIDEND NOTICES.

The London and Ontario Investment Company (Limited).

DIVIDEND NO 18.

Notice is hereby given that a dividend, at the rate of 7 per cent. per annum, has been declared for the current half year, ending June 30th inst., and is payable by the bankers of the company on and after the 1st day of July next. The stock transfer books of the company will be closed from the 16th to the 30th inst., both days inclusive.
By order.
A. M. COSBY, Manager.
Toronto, June 3rd, 1887. 3|22

SALE BY TENDER OF VALUABLE PROPERTY NEAR TORONTO.

Tenders will be received by the undersigned until the 30th instant, at noon, for the purchase of Lot 1 in the First Concession of the Southern Division of the Township of Etobicoke, known as the Vanevery Farm, and the broken front of the same lot. The property contains about 104 acres, has large frontages on the Lake, Lake Shore and Church Line-roads, is convenient to Mimico Station and is about five miles from Toronto. No tender will be necessarily accepted. Terms: 25 per cent. cash on acceptance of offer; balance on mortgage at 6 per cent., or all cash if preferred by purchaser.

Full particulars can be had on application to JAMES E. ROBERTSON, Equity Chambers, Solicitor for Trustees of the late James Mooney.
June 10, 1887. 6146|12623

NOTICE

Is hereby given that applications addressed to the City Clerk will be received at the City Hall up to noon of Tuesday, July 5th, for the position of Inspector or Inspectors of Plumbing for the City of Toronto.

Candidates will be required to pass an examination before a Board of Examiners in both the theory and practice of plumbing.

The Board will meet on Wednesday, July 6th, at 8 p.m., Lawrence Hall, King Street East, for the purpose of holding such examination. The examination will be both written and oral. Any further information required may be obtained at the City Clerk's Office, City Hall.

By order of the Board.
JNO. RITCHIE, Sr., Chairman.
JNO. BLEVINS, Secretary Local Board.
City Clerk's Office, June 22nd, 1887. 44

LEGAL CARDS.

ALFRED JONES, Barrister, Solicitor, Conveyancer, Notary Public. Money to loan. Manning Arcade, 24 King-street west, Toronto. 246

ALLAN M. DENOVAN, Barrister, Solicitor, Notary, etc. Office, 7 Millichamp's Buildings, 31 Adelaide-street east, Toronto. 1-46

A. D. PERRY—Barrister, Solicitor, etc.—Society and private funds for investment. Lowest rates. Star Life offices, 32 Wellington-street east, Toronto. 246

CAMERON & CAMERON, Barristers, Solicitors, 31 Manning's Arcade, Toronto. Money to loan on real estate. Alexander Cameron. Alfred B. Cameron.

CANNIFF & CANNIFF, Barristers, Solicitors, etc., 30 Toronto-street, Toronto. J. FOSTER CANNIFF, HENRY T. CANNIFF.

CHARLES EGERTON MCDONALD, Barrister, solicitor, conveyancer, etc., Equity Chambers, corner Adelaide and Victoria streets.

D. A. O'SULLIVAN—Barrister, Solicitor, Notary, etc. 20 Toronto-street, Toronto.

EDWARD MEEK—Barrister, Solicitor, etc., 65 King-street east, Toronto.

FULLERTON, COOK & MILLER, Barristers, etc. Money to lend. 18 King-street east.

GROTE & FLINT—Barristers, Solicitors, Conveyancers, etc. Building and Loan Chambers, 15 Toronto-street. G. W. GROTE, A. J. FLINT.

G. S. LINDSEY, Barrister, Solicitor, Conveyancer, etc. Money to lend. 28 York Chambers, Toronto-street, Toronto.

T. BECK, Barrister, etc., 65 King-street east, corner Leader-lane. 246

HUGH MACMAHON, Q.C., Barrister, etc., 18 King-street west.

KINGSFORD, BROOKE & BOULTON, barristers, solicitors, etc., 10 Manning Arcade, Toronto. Money to Lend. R. E. KINGSFORD, G. H. C. BROOKE, A. C. F. BOULTON.

KERR, MACDONALD, DAVIDSON & PATERSON, Barristers, Solicitors, Notaries, etc. Masonic Hall, Toronto street, Toronto. J. K. KERR, Q.C. WM. MACDONALD. W. DAVIDSON. JOHN A. PATERSON.

LAWRENCE & MILLIGAN, Barristers, Solicitors, Conveyancers, etc. Building and Loan Chambers, 15 Toronto-street, Toronto.

LAWRENCE H. BALDWIN, barrister, solicitor, notary, conveyancer, etc.: money to loan. Manning Arcade, 24 King-street west Toronto.

MACLAREN, MACDONALD, MERRITT & SHEPLEY, Barristers, Solicitors, Notaries, etc. J. J. MACLAREN, J. H. MACDONALD, W. M. MERRITT, G. F. SHEPLEY, J. L. ROBERTS, W. L. MIDDLETON. Union Loan Buildings, 23 and 30 Toronto-street.

MURDOCH & TYTLER, Barristers, Solicitors, Notaries, Conveyancers, etc. Offices, 53 Church-street, Toronto, Canada. Telephone, No. 1436.

MORRIS & ROSS, Barristers and Solicitors, Notaries, &c. Money to loan. Manning Arcade, 24 King-street west, Toronto.

MCPHILLIPS & CAMERON, Barristers, Solicitors, etc., 17 Toronto-street. Money to loan. 246

MONEY to loan at 5 per cent. Apply to HALL, DEWART & CO., Barristers, etc., corner Jordan and Melinda streets, over E. & A. Gunther's store.

ROBERT CHARLES DONALD, Barrister, Solicitor, Conveyancer