

## THE LANDED BANKING &amp; LOAN CO.

## Proceedings of the Thirty-Second Annual General Meeting of the Shareholders

The Thirty-second Annual General Meeting of the Shareholders of The Landed Banking & Loan Company was held in the Company's office yesterday at noon, the following shareholders being present: J. B. Fairgrieve, Alex. Main, George E. Fisher, W. A. Robinson, E. B. O'Reilly, M. D. E. R. Niblett, Archdeacon Forneret, R. R. Bruce, C. S. Scott, Hon. Thomas Bain, S. F. Lazier, K. C. Fred B. Ross, A. H. Moore, E. G. Payne, Jas. Angus, Andrew Patterson, A. E. Malloch, M. D., and H. M. Patterson.

The chair was taken by the President, Hon. Thomas Bain, and the Manager, C. W. Cartwright, acted as Secretary.

## REPORT OF DIRECTORS

The Directors submit to the Shareholders the Thirty-second Annual Report of the Company's affairs, together with the Profit and Loss Account and Balance Sheet for the year ended December 31, 1908, as duly certified by the Auditors, appointed by the Shareholders.

The Net Profits for the year after deducting all charges, amount to \$81,422.17. Added to which is the balance carried forward from last year \$11,404.11.

Which amount has been appropriated as follows:

Two half-yearly dividends at the rate of six per cent. per annum	\$42,000.00
Government and business tax	1,270.00
Written off Head Office Premises	8,100.22
Transferred to Reserve Fund	40,000.00
Carried forward to next year	1,456.06
<b>Total</b>	<b>\$92,826.28</b>

With the \$40,000 added, the Reserve Fund amounts to \$390,000, or over 55 per cent. of the Capital Stock of the Company.

The Company's funds have been satisfactorily employed and repayments on mortgages have been promptly and well met.

The customary examination by a Committee of your Directors of all the securities of the Company has been made, and all were found to be in a very satisfactory condition.

The Directors report the completion of the Company's new building which has greatly added to the facilities of the Company for handling its business and has been universally approved.

The Directors again place on record their appreciation of the services rendered the Company by its agents in Great Britain, Messrs. MacAndrew, Wright & Murray.

The Officers of the Company have performed their several duties to the satisfaction of your Directors.

All of which is respectfully submitted,

Thomas Bain,  
President.

Hamilton, January 20th, 1909.

## General Balance Sheet, 31st December, 1908

ASSETS.		LIABILITIES.	
Cash Value of Securities ..	\$2,192,568.82	To the Public:—	
Municipal Bonds .....	74,398.96	Savings Deposits .....	\$544,222.50
Other bonds .....	20,419.15	Current Debentures .....	62,110.26
Loans on Stocks and Bonds .....	76,800.16	Starting Debentures .....	398,371.45
Cash on hand and at Bankers .....	138,792.42	Accrued Interest .....	10,121.81
		Sundry Unpaid Accounts .....	2,104.88
			\$1,667,951.91
Head Office Premises ..	200,418.42	To the Shareholders:—	
	77,000.00	Permanent Stock .....	\$700,000.00
		Reserve Fund, 31st Dec. 1907 .....	\$350,000.00
		Added 31st Dec. 1908 .....	40,000.00
		Dividend No. 62, payable 2nd Jan'y, 1909 .....	21,000.00
		Balance carried forward .....	1,456.06
			1,112,456.06
	\$2,589,987.24		\$2,589,987.24

## Dr. Profit and Loss Account for 1908 Cr.

To Div'd No. 62, payable July 2, 1908	\$21,000.00	By Balance brought forward	\$11,404.11
To Div'd No. 62, payable Jan. 2, 1909	21,000.00	By Interest Earned	156,820.15
To Government and Business Tax	1,270.00	By Surplus	539.21
To Interest on Deposits	117,506.94		
To Interest on Debentures	37,439.10		
To Expenses of Management, including Salaries, Office Expenses, Directors' and Auditors' Fees	13,245.67		
To Rent	1,250.17		
To Land Inspection	1,250.17		
To Valuator's Commission	4,363.60		
To Debenture Expenses	1,076.53		
Written off Head Office Premises	8,100.22		
Transferred to Reserve Fund	40,000.00		
Balance carried forward	1,456.06		
	\$168,562.47		\$168,562.47

C. W. CARTWRIGHT, Manager

We hereby certify that we have examined the books, accounts and vouchers of The Landed Banking and Loan Company for the year ended 31st December, 1908, and have found the same correct, and the foregoing statements are in conformity therewith.

We have also examined the Securities and find them in perfect order and correctly set forth in the above statement, and in the Securities Book.

RALPH E. YOUNG,  
G. E. F. SMITH,  
Chartered Accountants,  
Auditors.

Hamilton, Jan. 20th, 1909.

The adoption of the Report was moved by the Hon. Thomas Bain and seconded by Mr. C. S. Scott.

On motion the following were re-elected Directors for the ensuing year: Samuel Barker, M. P., Hon. Thomas Bain, S. F. Lazier, K. C., M. Leggat, Charles Mills and C. S. Scott.

Ralph E. Young, C. A., and G. E. F. Smith, C. A., were reappointed auditors for the ensuing year.

The usual votes of thanks to the Auditors and Directors having been passed, the meeting adjourned.

At a subsequent meeting of the Directors, the Hon. Thomas Bain was elected President and Mr. C. S. Scott Vice-President.

## THE SALOON.

## Mr. Watkins Tells the Public Some of the Things It Is Good For.

To the Editor of the Times:

Sir,—As some of the aldermen seem to think the saloon is not such a very bad place after all, and as they appear to be desirous to retain as many as possible in our midst, perhaps you will kindly allow me to indicate some of the things the saloon is good for, among which may be mentioned some of the following:

No. 1. The saloon is good for making men drunk, in which condition they frequently murder other men or their own wives and children.

No. 2. The saloon is good for clothing the barkeeper's wife in silk and diamonds, and the drunkard's wife in rags.

No. 3. The saloon is good for providing a hotel for the miserable drunkard to live in, while the man who sells the drink has very often a luxurious home or at least a comfortable home in which to reside.

No. 4. The saloon is the cause from whence proceed the blows, curses and unkindnesses, which many a drunken man gives to his wife and little ones.

No. 5. The saloon is good to keep children from going to school, as on account of lack of money, the drunkard's children are often sent to the street to beg, and to permit them to attend school.

No. 6. The saloon intoxicates the husband, incapacitating him for work so that he loses his pay for the time that he is not working.

No. 7. The saloon is the cause of a great deal of ill health to both rich and poor on account of the bad effects of liquor drinking and the diseases brought on by the same.

No. 8. The saloon is the enemy in large part to commerce and business generally, for the money that would be spent in the saloon would otherwise go into the coffers of the dry goods, groceries, boots and shoes, and other merchants' establishments, thus giving an impetus to business that would be simply marvellous, and directly and indirectly there would be a betterment in

the condition of affairs which would be wonderful.

Frederick W. Watkins,  
Hamilton, Feb. 2, 1909.

## SAN JOTTINGS.

Jack Frost is having things his own way just now at the San, but he has not affected the good spirits of the patients, for cheerfulness abounds. Several things of interest occurred during the past week. There was a lecture on the best way of continuing the cure after leaving the San, and thus help stamp out the disease, for it is evident that much missionary work is needed along this line, and who could do better work than a cured patient? It is acknowledged among specialists that any one trained in the proper method of living is absolutely harmless to others. Watch this column for further hints on this matter.

One night a concert was given, when everybody's name was on the programme to do something. It is needless to say that a few failed to respond, but wit and humor flowed, and a generally good time was spent, with one of the patients in the chair, and a perfect chairman he was, contributing largely to the enjoyment of the evening.

On Saturday night a party of young people came up from the city and amused the patients for a couple of hours with songs, dances and the bagpipes. They were a bright and merry party, consisting of the Misses McDonald and Wilson, and Messrs. Hayes, Denning and Henderson, and Sergt. Whitney.

The regular weekly service was conducted by Rev. Mr. Higginson.

Donations.—Mrs. H. C. Owen, clothing; Miss F. Harvey, \$1; Mr. D. Lavrock, magazines.

## THE GOLD CURE.

Minneapolis, Minn., Feb. 2.—Twenty Sisseton Indians will leave the Keeley Institute to-day to return to their reservation in South Dakota. The white man taught these Indians to drink whiskey, so they came to the white man to cure them of the whiskey habit.

## A BIG FUND.

New York, Feb. 2.—A special to the Times says that the earthquake relief fund is now directly or indirectly reaching a total of \$16,000,000.

## REAL ESTATE.

## Wealthy Capitalists Purchase Some Costly Corners in Toronto.

Toronto, Feb. 2.—A combination of capitalists, including representatives from Britain, the United States, Manitoba and Toronto, have been quietly purchasing through Robins, Limited, some of the best property on Yonge street, and within the past few days fully twenty blocks have been secured, the total involved being over one million dollars. The negotiations have been in progress for some time, and the deal completely only represents part of the immense sums these and other capitalists have invested and are prepared to invest in central properties in Toronto. The Jamieson corner on Yonge and Queen streets has been secured for a New York firm, which expects to be in operation here in the early summer.

## TOT'S ADVENTURE.

## Emily Husband, Toronto Girl, Unable to Find Brother in St. Louis.

St. Louis, Mo., Feb. 1.—Travelling all the way from Toronto, Canada, in search of her uncle, Emily Husband, 14 years old, reached St. Louis penniless and in the wake of the big storm, to find a friend in a man wearing the garb of a soldier and other friends at 3831 Cleveland avenue.

She now is in the care of Matron Kintzing, of Central district station, and Capt. Young is making every effort to locate the uncle, Herman S. Husband, who is in the metal business, is married and lives in this city.

Emily, a sweet-faced child, says she is the daughter of Wallace Husband, late of Toronto, but went to Oregon for his health. She told Capt. Young she kept house in Toronto for two years, then, Henry and William, and then, hearing her uncle needed a nurse for his baby in this city, she decided to come here.

Her brother, Henry, gave her the uncle's address and also wrote him. Emily forgot the address, but she came on bravely. She reached here Friday, and then, carrying her grip, strode out into the storm to find her uncle.

She says she trudged some blocks and then met a soldier. She asked him to find her uncle and he tried to.

## CLAIM PERJURY.

## H. W. Laird's Reply to Premier Scott's Graft Charge.

Regina, Sask., Feb. 1.—H. W. Laird, plaintiff in the sensational libel action here with Premier Scott as defendant, told his version of the payments of sums of money to him by civic contractors, upon which the charges of graft were based by Hon. Mr. Scott. He admitted receiving two payments of five hundred dollars each, one from Fry and another from Dobson, partners in the contracting firm of Dobson, Jackson & Fry, who were installing a sewerage system in the city, but absolutely denied that such payments were personal to him. He then continued to take the Provincial Rights central fund, and were later paid over to the Treasurer of that political organization along with other amounts, totalling altogether \$3,600, which he collected from various sources.

Laird declared that Fry had lied when he stated anything to the contrary. The prosecution also sought to establish that Fry had been paid to testify as he did, and one witness, Mr. Macdonald, Provincial Rights organizer, made the statement that Fry had said he had been offered ten thousand dollars to take the stand against Laird. The court would not allow the evidence unless the prosecution would actually charge that the witness had been bribed. This was not done.

The prosecution, however, said they were prepared to allege that Fry was guilty of perjury and that some one was also guilty of subornation of perjury. This evidence was not admitted on technical grounds.

## Fat and the Directorate

The coming season will be a hard one for fat ladies. The directorate mode endorses already lift scornful eyebrows at such a plebeian as bulky girls. Fat, in short, wherever it may be deposited, has merited great condemnation, and is anathema. In Chicago, it's got to go.

Many minds—many methods. I. Exercise. 2. Dieting. 3. Worrying. 4. Tight lacing. 5. Marmola. All these are suggested, but not all should be adopted. For instance, 1 and 2 are not easy, while 3 and 4 are not hygienic. Thus we set them on one side and consider Marmola.

What is it? A harmless powder obtainable of any good druggists, which when mixed with ¼ ounce Fluid Extract Cascara Aromatic and ¼ ounce Peppermint Water and taken after meals and at bedtime will, without causing any inner disturbance, or outward flesh wrinkling, reduce the fat file, proportionately and uniformly, 12 to 16 ounces a day.

## DRANK WOOD ALCOHOL.

New Brunswick Man Dead from Poisoning—Three Others Ill.

Sussex, N. B., Feb. 1.—Michael McKenna, aged 65, died from wood alcohol poisoning to-day at a lumber camp a few miles from here. Three other members of the lumber crew who drank some of the poison are very ill, but recovery is expected.

McKenna went to Sussex on Saturday and bought a quantity of wood alcohol for external use, he told the druggist. He was warned against drinking the alcohol, but on reaching the camp began drinking it, with the fatal result.

## Two Freeze in New York.

New York, Feb. 1.—Two deaths resulted from the cold to-day. James Kelly, aged 70, was found frozen to death at Irvington, and Malcolm Meyer, 54, a hack driver, was found dead in a stable at Rockaway Beach. Two thousand applicants for food and coffee were lined up at the Bowers Mission during the night, which was the largest number fed at that place thus far this winter.

## Fire in Church.

Hagerstown, Feb. 1.—Fire arising from the furnace caused a loss of \$500 at the Methodist Church Sunday afternoon.

## Campaign of Economy February Sales

## The Right House

"HAMILTON'S FAVORITE SHOPPING PLACE"

## Our February selling campaign continues Profits thrown to the winds---Your chance

EVERY bargain told of below hits the bull's eye of Economy. It is a nine days' wonder sale presenting you with golden opportunities to buy just the goods you need at a saving of a third to a full half and more than a half. This great two weeks' selling campaign will last all this week and next and includes many thousands of dollars' worth of fine new goods withdrawn from our regular stocks and greatly price cut for a quick clearance to make room for the new spring things now demanding admittance. The real winter has arrived at last and the weather man says we are going to make up now for our fine January and December. Are you prepared for it? Let this remarkable cut price sale help you to wonderful economies. Read every item carefully—'twill mean the saving of dollars to you. To-morrow will be the best day to come.

\$16.50 to \$115.00 Mink Stoles and Throws now \$10.50 to \$88.00  
Rich full-furred qualities; elegant styles; beautiful markings  
\$30 to \$45 mink muffs now reduced to \$22.00 to \$35.00 each  
Warm satin-lined down beds; elegant styles; many are trimmed  
\$7 to \$12.50 marmot stoles, throws and muffs at \$2.98 to \$5.98  
They look like mink and wear splendidly; rich new styles  
\$65 to \$75 fur-lined coats for women, now \$49.00 to \$63.00  
Beaver shells, black and colors; linings of muskrat or hamper  
\$32 to 40 black Astrakhan coats for women at \$25.00 to \$35.00  
Nice rich black glossy finish; good curl; warm styles  
Women's \$40.00 to 25 to 30-inch black coats on sale at \$3.00  
Nice warm styles in beaver and kersey cloths; all sizes  
Women's \$12.50 to \$35 long winter coats, now \$3.29 to \$22.50  
Warm handsome styles in tweed, beaver, kersyes and novelties  
\$18.50 to \$40.00 evening cloaks reduced to \$13.50 to \$29.00  
Pretty styles and evening shades in broadcloths; beauties  
\$8.00 to \$12.50 lace and net blouses now at \$3.59 to \$7.50  
White, cream and ecru; beautiful new styles for dressy wear  
Our \$4.50 to \$12.50 separate skirts now at \$2.98 to \$7.98  
The newest and smartest of styles; black and colors  
Women's \$1.10 to \$1.25 warm winter underwear at 88c garment  
Vests and drawers; nice fine all wool qualities; all sizes  
Women's \$3.25 to \$3.75 combination suits at only \$2.50  
Ribbed, Swiss and cashmere wools; fine qualities; all sizes  
\$2.50 long cape gloves for women, in all sizes, at \$1.75 pair  
Nice pliable, soft qualities; correct tan shade; perfect fitters

Our \$5.50 to \$7.00 all wool blankets now \$4.88 to \$6.19  
All sizes and qualities; unshrinkable; very fleecy and warm  
60c to \$2.35 good hardwearing carpets now at 51c to \$1.59  
Wilsons, Axminsters, Brussels, Tapestry; good patterns  
\$4.65 to \$23.00 lace curtains now at \$2.88 to \$17.50 a pair  
Swiss, Irish, Arabian and duchesse point; exclusive patterns  
Men's \$1.00 to \$2.50 lined mocha gloves now 75c to \$1.88  
All sizes; selected qualities; balance this season's stock  
\$6.00 to \$22.50 trimmed dress hats now \$2.50 to \$7.50 each  
Black colors; silk velvet shapes; newest styles; rich trimming  
\$5.00 to \$6.50 eiderdown dressing gowns now \$4.39 to \$6.88  
Warm cozy styles in red, blue or grey; nicely finished  
\$2.75 to \$4.00 dressing saques of eiderdown, \$2.19 to \$2.88  
Red, blue or grey; cozy styles; well made and finished  
Women's 50c to \$2.00 flannellette nightgowns now 39c to \$1.69  
White or pink, also stripes; nice generous sizes; well made  
50c to \$2.00 dress goods and suitings—3,000 yards—35c to \$1.58  
Every fabric, coloring and pattern effect for now and spring  
\$1.00 to \$2.00 black dress goods and suitings now 49c to \$1.35  
Newest weaves in plain and novelty styles; a grand assortment  
50c to \$1.25 silks in plain and fancies, now at 25c to 69c  
Taffetas, louisines, taminols, foulards, pongees and Japs  
10c to 20c laces and insertions; 1 to 6 inches wide; 5c to 13c  
Linen and cotton torchons, Valenciennes, Cluny's; nice variety  
\$6.50 warm down comforters; February sale price \$5.00  
Art cloth covers in neat floral pattern; pink, blue or green

## Thomas C. Watkins

Established Sixty-five Years Ago

## Thomas C. Watkins

## ECONOMICS OF FORESTRY.

## Splendid Address by Rev. G. F. Salton Last Evening

## To the Men's Association of Central Presbyterian.

## Interesting Description of the Great Algonquin Park.

The Men's Association of Central Presbyterian Church turned out in a large body last evening to hear the splendid address given by Rev. G. F. Salton, of Stratford, a former pastor of Centenary Church, on "Algonquin Park and the Economics of Forestry."

Rev. W. H. Sedgwick, president of the association, introduced the speaker in a few words, and Mr. Salton was warmly received. In introducing his remarks, he said that in the life of every loyal Canadian there was the lure of the forest, which he claimed came from the forefathers of the present generation. And it was only just and right that this be fostered in the minds and hearts of the younger generation, in whom rest the future of the country.

The speaker first took up the subject of Algonquin Park, as a playground for the people of the Province, as a game preserve, and lastly as a conservator of the national resources of the country. He mentioned that the Toronto Playgrounds Association had but recently made a good move in setting aside Moss Park in that city as a supervised playground for the school children. In like manner the Government of Ontario in 1893 set aside a vast life of all descriptions, the "Highlands of Ontario" as a great public supervised playground and health district for the people of Ontario and Canada. The name of "Algonquin" was given the reservation in honor of the memory of the greatest nation of Indians in this country.

Mr. Salton then went into the history of the race before and after the discovery of America, and he considered it quite fitting that the great reserve should be named after the Algonquians, any inner disturbance, or outward flesh wrinkling, reduce the fat file, proportionately and uniformly, 12 to 16 ounces a day.

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before. He regarded the destruction of the forest as one of the most imminent and perilous threats that the country has ever confronted with, and yet the ordinary business man has not shown any interest in the matter, as a matter of fact, he appears to be sublimely indifferent.

In Canada, it is reported that there are two hundred million acres of timbered land, the property of the people. Every year thousands upon thousands of trees are cut down to make articles of necessity for the people of the world. At the rate at which the destruction is going on, the forest wealth of Canada will be extinguished within the next 25 years.

"If the present wholesale destruction of forest wealth be persisted in," said Mr. Salton, "the Hydro-Electric Commission itself may soon have to look closely into the essential and fundamental conditions of its power. The destruction of the forests of the Great Lakes watershed, would have a greater effect on the flow of the Niagara than the projected forty million dollar canal from Buffalo to Lake Erie, or that half a dozen 100,000 horse power hydraulic turbines on the Niagara River."

The man who voted for the Hydro-Electric power scheme, he said, is to his own humble way that the source of that power is not tampered with."

The wood famine of United States, declared the speaker, was fast becoming a menace to Canada. The speaker suggested that the Government levy an export tax on the logs of the going to the States, or in a very short time there would be little or nothing left of the paper industry of the United States. He thought that Canada should have the industries covering such an important field situated in this Dominion, without sending money out of the country to other countries.

In conclusion, Mr. Salton said, "What we want in the nation we must first put in our schools. Instill into the young people of this country a love of tree culture. If this be done we shall soon have a generation of intelligent, patriotic foresters, the like of which cannot be found even in the forest-loving country of Germany. During the 19th century fully two-thirds of our invaluable forests were ruthlessly, needlessly and uselessly wasted. What the 20th century will do depends upon the patriotism we instill into the hearts of our children. It will either uselessly destroy or will conserve and foster our natural wealth."

Following his address, Mr. Salton showed fine limelight views of Algonquin Park. A hearty vote of thanks was tendered him for his excellent address.

## TAILORS NOT WILLING.

## Question of Renewing Agreement With Employers.

Toronto, Feb. 2.—There is a slight possibility of trouble between 400 union tailors in this city and the 25 "bosses" who have hitherto recognized the union. The agreement between the two parties expires on March 1, and whereas neither party seeks any real change in the rate of pay or the hours of labor the employers ask that the agreement be renewed for three years as before.

The men's committee reported to that effect at a meeting in the Labor Temple yesterday afternoon, but was instructed to submit to the employers a proposition to sign for one or two years only or to leave the agreement as it stands subject to 30 or 60 days' notice from either party. They claim that the work on a garment may be increased or decreased by some change in the fashions, and that they would accordingly be hampered by a three-year agreement. The committee will report again in two weeks.

## Laxa-Food

The food we digest, not what we eat, is what does the human system good; food that contains the gluten and necessary parts to make bone and sinew and good, sound flesh. Try Laxa-Food.—A. W. Maguire & Co.

## LOWER RATE FOR SCHOOLS.

## Separate School Board Reduces the Taxes For 1909,

## But Will Raise \$