percentage of tates is able to selves bearing cause we have wealth upon some extent as or other gov-(Continued From Page 10.) Therefore, in

m. It is estimated that about one ess of our do-Minister of Fiin the settlement of boots have been pur-lion pairs of boots have been pur-sed at a cost of more than \$3.500,-our woolen and knitting industries mous concuraccepted sub. o. Our woolen and kinters, larger even now our week large orders, larger even have received large orders, larger even have received to conveniently execute than they could conveniently execute than they specified time. Un to the within the specified time. Un to the within the specified time. Un to the within the cloth used for possible the continue to fill all that our mills can continue to fill all th tention of usdditional sum the payments of the Allies. in Canada was articular effort

seriousness of e needs of the not fight we has been from \$10,000,000 to untless other o us. Nature d we have been May has been from Great 12,000,000, while orders from Great 12,000,000, while orders from Great triain and the cost of clothing the triain and the cost of clothing the ontingents should make the toest crops ever atry. This has least \$20,000,000. The British Toronto at the moment nearly \$1,000,000. The and our great ts future than unt to nearly \$1,000,000. er reasons all been very extensive, and most of the leather used is tanre sure of its and in Canada, our trude reports re-ind the importation of considerable antities of hides and leather. Socks leaning upon ly found him, we been ordered by the million pair a time, and our mills are far behind that his place ations and his t empire in the in their deliveries. I cannot more nar refer to such items as les and mall ammunition, telephone equip-ent, tools, rubber articles, camp, bard there is little we must attain natural course ack and hospital equipment, etc., but erhaps what I have said will help us ford to relax understand that the purchases for e Canadian army at the moment are ment; such ef-5 should be inthe Canadian army at the moment are almost as great as those required for the army equipment of Great Britain in tme of peace. We have during the year sold in Great Britain canned corned beef to the value of about \$3,200,000, frozen beef about \$6,000,000 and bacon about \$9,000,000. The bacon ampuls have been sold in the British need for permy is not less otice that when ble to indi of economy ism. Of course de have been sold in the British ket in any event, but the canned man would ence for and frozen beef represents new trade.
We cannot ascertain the number of orses or of live cattle sold (the latter settle for We are exmainly to France) for army purposes, nor can we estimate the value of the shipments of wheat, flour, cats, hay, at such an inshipments of wheat, flour, cats, hay, etc., attributable to the war, or of the orders for munitions from France and t be clear that nething outside which have been placed in our national

ada, but if outstanding contracts filled and the war continues throughout 1916, it seems clear that some form of throughout 1916, it seems clear that during 1915 and 1916 there will have been spent in Canada for war supplied considerably more than \$500,000,000. I feel. Mr. President, highly honor-ed to have the opportunity of moving this regarding the Bank's part in this work. We have as customers 22 of the largest shell makers, 20 makers of cetting and of leather goods, 8 of the largest suppliers of provisions, besides This does not d making large purchases. It that when expenditure ite natural dething and of leather goods, 8 of the largest suppliers of provisions, besides many who supply other classes of munitions. Including the farmers, the number and variety of people among our customers who benefit by the supplying of munitions is beyond calculation. We have learned in meeting the sudden demand upon our industrial ments presented to you. e. he can invest war loans, and d thus invested alf of the Allies. or personal ecohave not hereapartments like ribed at length

as many things which before the war

with many others who wish to forget

the horrors of Europe, how shall we find ourselves prepared for them? We

gration

hat they were sired by men

Ready for the Future

t the beginning we referred to m legislation by The mere evented the neand only a very n made of the provisions. As ion in the proto which it has he creditor, the g the power to no default exother features repealed.

urns returns show a 8.074.978,000 in decrease of 3.41 just closed. In decline is very Winnipeg and ligures show an there is a modnto Montreal is d at four other

ordinary busi-1913 and was he war, is most he figures of the ir four prin four years they

\$27.082.000 27,038,000 10,423,000 18.621.000 1915 \$7,495,000 6,651,000 1,593,000 ,000 to \$17,500,so great as to every branch of but it is a matthat we have maintain hing we feared

o do with credi

Munitions.

e actual fighting and the finance interested us ng of munitions, 's share in that k. In a general have done more nd have done y, but just how not known to am glad to be acts which will better under The Imperial given orders in shells, having If we add to cartridge cases, tion tubes, etc., is reached. For een paid out by bout \$80,000,000 it-is now, valued 000. There are

is beyond our The work of Commission is up. This body shells, but ost every other army and purisand differen he appropriation ist amounted to form some its operations. figures available en spent.

employment is

BANK OF COMMERCE ships Bank, died, and he was one of the directors added to the Board at the

time of the Eastern Townships Bank amalgamation.

I should here like to record also the death of Mr. J. N. Galer of Dunham, who has acted as local director of the Canadian Bank of Commerce at Cowensville since our bank took over the Eastern Townships Bank. For many years he was an honored director of that bank, retiring in 1903, on account of ill-health, and it is fitting that we should pay this tribute to his memory

today. As we do not wish to replace Mr. Gardner Stevens, we are amending the bylews and making the number of

bylaws and making the number of Directors nineteen.

The amendment to the bylaws was then moved by the Vice-President, seconded by Mr. G. W. Allan, K.C., and carried unanimously.

Mr. H. C. Cox: I beg to move, seconded by Mr. William Cook, that Mr. T. Harry Wobb and Mr. James Marwick be and the same are hereby appointed to hold office until the next annual general meeting, their remupointed to hold office until the next annual general meeting, their remueration not to exceed \$15,000.

Mr. G. A. Morrow: Mr. Chairman, I beg to move that the thanks of the meeting are due and are hereby tendered to the President, Vice-President and the other Directors for their careful attention to the interests of the Bank during the past twelve months.

Bank during the past twelve months.

The motion was seconded by Mr. A.

J. Helliwell and carried. J. Helliwell and carried.

The President: So much has been said on the subject today that it is not necessary for me to indicate that it has been perhaps as trying and difficult a year as bankers in Canada have ever had to face. The only thought we can comfort ourselves with is that almost all of the fears that we entertained in 1914 proved to be groundless, and that Canada is now in as different a condition from what we feared in August, 1914, as could well be. When the war came, like everyone else in Canada, we endeavored to do our best, with the result laid before

do our best, with the result laid before you today.
Mr. E. M. Saunders: I have much pleasure in moving the following re-

solution:
That the thanks of the meeting be tendered to the General Manager, the Assistant General Manager and the other officers of the Bank for the satisfactory discharge of their respective duties during the past twelve months.

tion. We have tearned in meeting the states which demand upon our industrial capacity to do many things which should count in our future. We have tearned to shift our machinery rapidly to new uses, to make objects of a more complicated character, which allow less margin for bad workmanship, to smelt copper, lead and zinc; indeed, to smelt copper, lead and zinc; indeed, to the prosent deferred to here, who have been referred to here, who have been referred to here, who have sacrificed their lives for their country. did not seem possible in the present stage of our development. Mr. Walter J. Barr then seconded

the resolution-The General Manager: I wish to In a new country like Canada it is as thank the shareholders very sincerely In a new country like Canada it is as natural to try and forecast the future as it is to breathe. Without such a form of enjoyment life would often be unbearable. Every day, however, since unbearable. Every day, however, since unbearable it has been more unbearable. the war began, has shown us now unable we are, with our previous narryw experience, to look ahead even for a month. We are living amid events to tremendous that it is our duty to be steadfast and ready for any new turn in the kaleidoscope of fate and not to in the kaleidoscope of fate in the kaleidoscope of fate and not to the Head Office officials could not the waste time in guesses regarding peace have accomplished what we have durant the aftermath of the war: still waste time in guesses regarding be have accomplished what we have accomplished what we have accomplished what we have and the aftermath of the war; still ing the past year without the loyal there are some important questions support of the executive of the variable press upon our minds whenever our districts into which the Bank is which press upon our minds whenever our districts into which the Bank is which press upon our minds whenever divided, of the senior officers and of the whole staff, and I wish publicly to the strain of the war lessens for a moment. When the war ends and orders for munitions cease, throwing many out of employment, when the Canadian express my appreciation to the staff generally for the loyal support which have received during the past year. soldiers begin to come home, and the discharged soldiers of the Allies follow them to this land of opportunity, We have with us today some of our senior officers from other districts, and I purpose asking two or three of

them to speak. First of all, however, I would like some respects by the war, and the de-mands upon our industries are likely to increase, although not to an extent to increase, although not to an extent thall probably have been enriched in some respects by the war, and the dewhich will absorb their full output for don, England, who has now come here

which will absorb their full output for some time to come. In any event, we shall probably not be so much engaged in bunding for the future as endeavoring to turn out products which will justify what we have already done. We shall, therefore, hope that our soldiers and our immigrants will turn to the land far more generally this meeting and has had an opportific this meeting and has had an opportification. turn to the land far more generally than have the immigrants of the last ten years. As Canada is the last great area with upploughed land in the femuerate zone and under a de-

the temperate zone and under a de- I have come here as a stranger to a turning soldiers will as a rule wish and it has been a source of turning soldiers will as a rule wish and it has been a source of satisfaction to me to hear that my apher will year, generally become for they will very generally become farmers. If so, should we not, despite
the overwork incidental to the war, be paring for a great settlement on land?

and the shareholders that I have a deep sense of the responsibilities attaching to my present position, and that it will be my earnest endeavor to that it will be my earnest endeavor to the best of my ability to live up to the We have learned a lesson from in- high traditions of my predecessors. In diminate immigration; we know conclusion, I would like to associate myself with the expressions of regret

are not yet Canadians in their sense at the loss we have suffered thru the loyalty to the Empire, and if we death of Mr. Laird, and in doing so are wise we shall base our estimate of am confident that I express the larger considerations than that of mere material prosperity. Can we plant in many centres, and in every province in Canada from the Atlantic to the Pacific, soldier-farmers who ally admitted that we have in this and has been recommended for avery and has been recommended. to the Pacific, soldier-farmers who ally admitted that we have in this will themselves be centres of loyalty Bank a very loyal and efficient service, whose grandchildren will boast and the fact that you are good enough who to remember them in this way at you war for liberty, annual meetings is very much appropriate the war for liberty, annual meetings is very much appropriate the war for liberty, annual meetings is very much appropriate the war for liberty, annual meetings is very much appropriate the war for liberty, annual meetings is very much appropriate the war for liberty, annual meetings is very much appropriate the war for liberty. to assure the safety of Canada and to say in this connection that the qualits institutions, and we shall thus ity of the service rendered is a very make this country far better worth while than if we miss this golden opportunity. To succeed, however, we must organize so as to secure the land at fair prices we must land at fair prices. We must land at fair prices we must land at fair prices we must land at fair prices. land at fair prices; we must lend the alone counts in their advancement, and that fairfulness and efficiency and that faithfulness and efficiency are always recognized. I think, gentle-sonable part the series of sonable rent charge; we must con- men, that under these circumstances it thuse to lend for later improvements would be strange indeed if the staff in the same manner, and finally, so did not measure up to the very

soldier-farmer shows standard which is required of them. long as the soldier-farmer shows standard which is required of them. that he is making good, we must back Mr. Francis: Mr. Chairman and Mr. Francis: Mr. Francis: Mr. Chairman and Mr. Francis: Mr. Francis: Mr. Chairman and Mr. Francis: Mr. Francis: Mr. Chairman and Mr. Francis: Mr. Fran who has not fought for us. Only the sovernment can do these things, but I am sure that it can be done so as to halve ment the central western District for the vote of thanks which you have tenderal western the services which have bay in some slight degree our debt to the without whose courage all that we and our forebears have done to make canada a nation would be as haught.

The work of the staff, but that additional burden has been cheerfully shouldered, and it is a source of fully shouldered.

The court of revision yesterday after on connects of such pensions and allowances, and to grant pensions and to grant pensions and to grant pensions and allowances, and to grant pensions and to grant pens merely those who deserve to dered us for the services which have

ed by the Vice-President, the Report of the Directors was adopted.

The President: As you are aware, the death of Mr. Laird has occurred during the year, and we are bringing forward the name of Mr. Herbert C. Cox as his successor. Yesterday morning Mr. Gardner Stevens, the late vice-President of the Eastern Townships Bank, died, and he was one of

be regretted.
The announcement of the appointment of Mr. Aird as his successor was received in the Central Western District with enthusiasm. He served there, as you know, as Superintendent, and he earned the deep regard and affection of the staff, and to him and to the new Assistant General Manager I have new Assistant General Manager I have no hesitation in saying that the staff generally will give their loyal support.

Mr. Kingman: I move: That the meeting do now proceed to elect Directors for the coming year, and that for this purpose the ballot box be opened and remain open until three o'clock this day, the poll to be closed, however, whenever five minutes shall have elapsed without a vote being tendered. ever, whenever five minutes shall have elapsed without a vote being tendered. The result of the election to be reported by the scrutineers to the General Manager. The motion was seconded by Mr. G. F. Galt, and carried. The meeting then adjourned.

The meeting then adjourned.

The scrutineers subsequently announced the following gentlemen to be nounced the following gentlemen to be elected as Directors for the coming year: Sir Edmund Walker, C. V. O., LL. D., D. C. L.; John Hoskin, K. C., LL. D., D. C. L.; J. W. Flavelle, LL. D.; A. Kingman, Hon. Sir Lyman Melvin Jones, Hon. W. C. Edwards, Z. A. Lash, K. C., LL. D. E. R. Wood, Sir. John K. C., LL. D., E. R. Wood, Sir John M. Gibson, K. C. M. G., K. C., LL. D., Robert Stuart, George F. Galt, A. C. Flumerfelt, William Farwell, D. C. L., George G. Foster, K. C., Charles Colby, M. A., Ph. D., George W. Allan, K. C., H. J. Fuller, F. P. Jones and H. C.

WERE CAUGHT IN NET

Five Never Reappeared and Three Were Forced to Surrender.

KITCHENER'S NARRATION

King Constantine Was Deeply Impressed by Great Soldier's Visit.

ATHENS, Dec. 26 .- (Correspondence.)-Field Marshal Earl Kitchener ieft a very vivid impression on the Athenian population and especially on Constantine I., King of the Greeks. Speaking of the British war minister's visit, the Greek monarch said to the Associated Press correspondent: "I am a soldier. Kitchener is a soldier. We speak the same language and we understood one another pe the outset."

One story which Lord Kitchener told in Athens made a particularly deep impression. No public account of the incident had ever been given, Caught in Net.

"When the manoeuvres of the great fleet were held about a month ago, north of Scotland," said Lord Kit-chener, "eight German submarines of the newest and strongest type went out with the purpose of getting to the fleet and playing havor with the manoeuvres. One came to grief in our North Sea net. The others nosed three was another net heading them off. They tried to break thru, to get a property of the first and approached the fleet. But there was another net heading them off. They tried to break thru, to get around to find an opening. But there around, to find an opening. But the was none. Two more were lost in effort. Finally the remainder docided to return to their bas; at Heli-

"But they could no longer find the way out. The gate in the net had been closed. Two were lost desperately trying to get thru. The reately trying to get thru. The remaining three finally were forced to come to the surface and surrender themselves. We took them intacterews, submarines and all."

To End in Germany.

Another declaration of the British war minister, made to Gen. Dousma-

nis, the chief of the Greek general staff, was less favorably received in Athens. "Suppose the Germans do conquer Egypt," he is credited with saying, "suppose they extend their line thruout Turkey and hold the Euphrates Valley. Suppose they take India. What then? We shall get it all back when we defeat the German in France. The war is not going to be fought out in Egypt, or India, or the Balkans. It is going to be fought King Constantine's only comment was: "It's all very well for England to talk about what she will get back out in Germany

at the war's end. But we Greeks live in the Balkans." RIFLE SIGHT INVENTED BY TORONTO OFFICER

Lieut. Neal of Royal Grenadiers Has Device Adopted by British Army.

LONDON, Jan. 11.-Lieut. Neal of vantages of the invention are such that it enables every good shot to become a sufper with ordinary sights

PREFONTAINS TO LEAD MANITOBA OPPOSITION

WINNIPEG, Man., Jan. 11.-Albert Prefontaine, member for Carillon, occupies in the legislature the seat filled for years by the opposition leader, and Telegram, Conservative, says tothis "arrangement amounts to oficial announcement. Prefontaine is to be leader of the opposition."

CONTROLLER CAMERON ILL. Unable to Attend Board Meeting Yes-terday, But Expected to be Around Soon.

Controller Cameron, the new mem-

Passenger Traffic



SPECIAL TRIPS Bermuda, Jamaica, Jacksonville, Cuba, West Indies and Porto Rico. Send for full particulars.

NATIONAL STEAM NAVIGATION CO., LTD., OF GREECE Uninterrupted sallings to Mediterranear For Patris and Greek Points. Jan. 12

MELVILLE-DAVIS STEAMSHIP TOURING CO., LTD., 24 Toronto Street. 136

STEAMSHIP TICKETS TO Liverpool, London, Glasgow, Bermuda, Jamaica, Cuba, South America, Japan. PRINCIPAL LINES.

A. F. WEBSTER & SON

53 YONGE STREET.

LIFE BELTS OF BREMEN PICKED UP IN BALTIC

Evidence Confirming Destruction of German Warship Found on Swedish Coast.

BERLIN, Jan. 11.—"A Copenhagen newspaper states that life-saving belts from a German man-of-war have been found on the Swedish coast," says the Overseas News Agency. "It is stated authoritatively that these belts must be from the German cruiser Bremen, announcement of the sinking of which by a submarine was made officially last month. An accident to any other ship of the German navy is out of the question."

LONDON, Jan. 11.—A despatch to Reuter's Telegram Company from Bergei says that 185 bags of parcel post were seized at Kirkwall on board the Norwegian steamer Lyngenfjord, which sailed from New York Dec. 24 for Bergen.

Public notice is hereby given that un-

WINTER RESOR.S SPECIAL ROUND TRIP FARES. Asheville and Hot Springs, N.C., Charleston, S.C., Nassau, N.P., Hot Springs, Ark., French Lick Springs, Ind., Jacksonville and all Fiorida Points; Havana, Cuba, and New Orleans, La., via New York and rail (or steamer, according to destination), or via Buffalo, Detroit or Chicago. BERMUDA AND WEST INDIES OTHER HEALTH RESORTS.

sesh or in shares, bonds, dobentures, obligations or securities of this company or partly in cash and partly in such shares, bonds, debentures, obligations or securities of the like conferring any concessions and partly for any secret or other incompanies of the company or the acquisition of which may seem calculated directly or indirectly to benefit the company for the company or the acquisition of which may seem calculated directly or indirectly to benefit the company in the company is authorized to carry on or company; to subscribe of the company; to subscribe of the company; to subscribe of the company or or otherwise acquire shares, bonds, debentures, obligations or securities of any such company, and to sell, hold, use, and existic with or without guarantee, to carry on the rest of the company; to captale of being conducted so and freetly or indirectly to benefit the empany; to subscribe of the company; to subscribe of the company or company; to subscribe for, buy take or otherwise acquire shares, bonds, debentures, obligations or securities of this company or any with provision of the company; to subscribe of the company; to the shares, bonds, debentures, obligations or securities of any such company; and to aid in any manner any such company; and to aid in any manner any such company; and to aid in any manner any such company; and to aid in any manner any such company; and to aid in any

(f) To enter into any arrangement with any authorities, municipal, local or otherwise that may seem conducive to the company's objects or any of them, and to obtain from any such authorities any rights, privileges and concessions which the company may think it desirable to obtain, and to carry out, exercise and comply with any such arrangements, rights, privileges and concessions;

(g) To establish and support or aid in

rights, privileges and concessions;

(g) To establish and support or aid in the establishment and support of associations, institutions, funds, trusts and conveniences calculated to benefit employes or ex-employes of the company or its predecessors in business, or the dependents or connects of such persons, and to grant pensions and allowances, and to make payments towards insurthe Princess Louise Dragoon Guards at Ottawa, and a son of the late Sir of

SYNOPSIS OF CANADIAN NORTH-WEST LAND REGULATIONS.

WEST LAND REGULATIONS.

The sole head of a family, or any male over eighteen years old, may homestead a quar-er section of available Dominion land in Manitoba, Saskatchewan or Alberta. Applicant must appear in person at the Dominion Lands Agency or Sub-Agency for the District. Entry by proxy may be made at any Dominion Lands Agency (but not Sub-Agency) on certain conditions.

Duties—Six months' residence upon and cultivation of the land in each of three years. A homesteader may live within nine miles of his homestead on a farm of at least eighty acres, on certain condi-

at least eighty acres, on certain condi-tions. A habitable house is required, ex-cept where residence is performed in the ricinity.
In certain districts a homesteader in

In certain districts a homesteader in good standing may pre-empt a quarter-section alongside his homestead Price, \$3.00 per acre.

Duties—Six months' residence in each of three years after earning homestead patent, also fifty acres extra cultivation. Pre-emption patent may be obtained as soon as homestead patent, on certain conditions.

conditions.

A settler who has exhausted his homestead right may take a purchased homestead in certain districts. Price \$3.00 per
acre. Duties—Must reside six months in
each of the three years, cultivate fifty
acres and erect a house worth \$300.

The area of cultivation is subject to
reduction in case of rough, scrubby or
stony land. Live stock may be substituted for cultivation under certain conditions.

ditions.

W. W. CORY, C. M. G.,

Deputy of the Minis.er of the Interior

N. B.—Unauthorized publication of the
advertisement will not be paid fored. 64388.

NOTICE.

Notice is hereby given that the Empire Life Insurance Company of Canada will apply to the Parliament of Canada at its next session for an Act to extend the time for obtaining a license to carry on its business.

Dated at Toronto this 24th day of December, 1915.

YOUNG & McEVOY,

\$28 Traders Bank Building, Toronto,
Solicitors for the Empire Life Insurance
Company of Canada.

53333

COMPLAINS AGAINST JUVENILE

D. F. Lowrey, 51 Carlton street, appeared before the board of control yesterday to complain against the methods in use in the juvenile court. The board thanked him for giving the information and gave assurance that the whole matter would be gone that the whole matter would be gone into fully with the attorney-general.

DR. VACCELLI IS DEAD.

ROME. Jan. 10, 10.55 p.m.—(Delayed).—Dr. Guido Vaccelli, for many years professor of medicine in the University of Rome, and once minister of public instruction in the Italian cabinet, died today. He was 84 years of age.

NORWEGIAN MAIL SEIZED.

ance, and to subscribe or guarantee money for charitable or benevolent objects, or for any exhibition, or for any public, general or useful object;

(h) To promote any company or companies for the purpose of huving.

panies for the purpos of buying, acquiring or taking over the whole or any part of the business, property, assets, undertakings or liabilities of the company, or for any other purpose which may seem directly or indirectly calculated to benefit the company;

secretary of State of Canada, bearing date the 28th day of December, 1975, date the 28th day of December, 1975, countant, Louis Fritz Black, cashier, countant, Louis Fritz Black, cashier, Joseph Joshua Flint, bookkeeper, Ruby Joshua Flint, bookkeeper, Ruby Trelma McGill and Iva Anne Hyndman, stenographers, all of the City of Toronto, in the Province of Ontario, for the following purposes, viz.:

(a) To carry on trade throughout Canada and other countries as wholesale or retail dealers in and manufacturers of musical instruments of every description and all parts thereof, and ahf furniture, fixtures and appurtenances of every kind used in connection with musical instruments;

(b) To manufacture, buy, sell. print and deal in music and musical text books of every description, places and musical records of every kind used in connection with musical instruments of every description;

(c) To acquire, buy, take over and carry on the whole or any part of the business, assets, property, undertakings or liabilities of any person, firm or corporation carrying on any business which this company is authorized to carry on or any business similar thereto in whole cash or in shares, bonds, debentures, obligations or securities;

(d) To distribute from time to time specie or otherwise any assets of the same in cash and partly in such shares, bonds, debentures, obligations or securities of this company or partly in cash and partly in such shares, bonds, debentures, obligations or securities of this company or partly in cash and partly in such shares, bonds, debentures, obligations or securities of this company or partly in cash and partly in such shares, bonds, debentures, obligations or securities of this company or partly in cash and partly in such shares, bonds, debentures, obligations or securities of this company or partly in cash and partly in such shares, bonds, debentures, obligations or securities of this company or partly in cash and partly in such shares, bonds, debentures, obligations or securities of the company or

reliabilities of this company or or subscribed the company all company or in subscribed the company all company or in subscribed for before or after the granting of its captal stock, whether sold or subscribed for before or after the granting of its captal stock, whether sold or subscribed for before or after the granting of its letters patent and to pay it reasonably incurred or grantiation of the incorporation of the incorp

Estate Notices NOTICE TO CREDITORS.—IN THE Matter of Harry and Ernest Steinhardt, Trading as Steinhardt Bros., of the City of Toronto (Gents' Furnishings),

Notice is hereby given that the above-named insolvents have made an assign-ment of their estate to me for the benefit of their creditors under and pursuant to the provisions of the Assignments and Preferences Act, Chapter 134, R.S.O. 1914. A meeting of the creditors of the mid insolvents will be held at my office, Mc-Kinnon Building, Toronto, on Thursday, the 13th day of January, 1916, at 3 o'clock p.m.. for the purpose of receiving a the 13th day of January, 1916, at 3 o'clock p.m., for the purpose of receiving a sta, ement of their affairs. for the appointing of inspectors and fixing their remuneration, and for the ordering of the affairs of the estate generally.

All creditors of the said estate are hereby required to file with me, on or before the 31st day of January, 1916, particulars of their claims, duly proved by affidavit, with such vouchers as the nature of the case may admit after which date I will proceed to distribute the assets of the said estate, having regard to those claims only of which I shall then have received notice.

have received notice.

JAS. P. LANGLEY, F.C.A.,

Trusee, McKinnen Building.

Toronto, Jan. 10, 1916.

23

NOTICE TO CRED!TORS.—IN THE Matter of the Estate of William John Ferguson, of the City of Toronto, In the County of York, Grocer, etc., 163 Winchester St., Insolvent.

Notice is hereby given that the above named insolvent has made an assignment to me of all his estate and effects under the Assignments and Preferences Act, under R.S.O. 1910, Chap. 67, and

Act, under R.S.O. 1910, Chap. 67, and amending acts thereto.

The creditors are hereby notified to meet at my offices, 23 Scott street, Toronto, on Tuesday, the 18th day of January, 1916, at 3 p.m., for the purpose of receiving a statement of his affairs, appointing inspectors and fixing their remuneration, and for the general ordering of the affairs of the estate.

The creditors are hereby requested to file their claims with me, duly proven, on or before the day of meeting, and after the 14th day of February, 1916, I will proceed to distribute the assets of the estate, having regard only to the claims of which I shall then have received notice.

RICHARD TEW, Dated at Toronto, this 10th day of January, 1916.

NOTICE TO CREDITORS.—IN THE Estate of Mary Amelia Ryerson, Late of the City of Toronto, Deceased.

NOTICE is hereby given pursuant to Revised Statutes of Ontario, 1914. Chapter 121, that all persons having any claim or demand against the estate of the said Mary Amelia Ryerson, who died on or about the 7th day of May, 1915, are regulared to send by post, prepaid, or deliver to the undersigned, the solicitors of the executors of the east will of the said deceased, on or before the 4th day of February, 1916, their names, addresses and descriptions with full particulars of their claims and demands duly verified and the nature of the security, if any, held by them.

And further take notice that immediately after the 4th day of February. 1916, the said executors will proceed to distribute the assets of the said estate among the parties entitled, having regard only to the claims of which notice shall have been received, and they shall not be liable for the proceeds of the said estate or assets or any part thereof so distributed to any person of whose claim they had no notice at the time of distribution.

Dated at Toronto the 10th day of Jan-

Dated at Toronto the 10th day of Jan uary, 1916. WORRELL & GWYNNE, 76 Adelaide Street West, Toronto, Soli-citors to the said Executors, J12,18,26

Mortgage Sale

Under and by virtue of the power of sale contained in a certain mortgage, which will be produced at the time of sale, there will be offered for sale by public auction on Saturday, the 15th day of January, 1916, at the hour of twelve o'clock noon, at the office of C. M. Henderson & Co., 128 King Street East, Toronto, by C. M. Henderson, Auctioneer, the following property, namely: All and singular that parcel of land and premises in the City of Toronto, and being part of Lot Number 95 on the sou h side of Bird avenue, according to registered plan No. 1360, having a frontage on Bird avenue of sixteen feet and one-inch by a depth of eighty-two feet and more particularly described in the said mortgage, upon which lands there is erected a six-roomed brick dwelling known as Number 59 Bird avenue.

The above property will be sold subject to a reserve bid and subject to a first registered mortgage themeon, securing the repayment of \$2000.00 on the 20th November, 1919, with interest at six per cent. half yearly.

Ten per cent. of the purchase price shall be paid down by the purchaser at the time of sale, and balance within ten days thereof.

For further particulars and conditions of sale apply to ROBERTSON, MACLIENNAN & BLACK, 15 King Street West, Toronto, Solicitors for Mortgagee.

Dec. 31, 1915.

J. 4-8-12.

for Mortgagee. Dec. 31, 1915.

MORTGAGE SALE.

UNDER and by virtue of the powers UNDER and by virtue of the powers contained in three certain mortgages, which will be produced at the time of sale, there will be offered for sale by Public Auction by Ward Price, Limited, Auctioneers, at their Auction Rooms, 34 Richmond Street East, in the City of Toronto, on Wednesday, the second day of ronto, on Wednesday, the second day of February, 1916, at the hour of three o'clock in the afternoon, the following valuable properties:

(1) All and singular that certain parcel

cember, 1915.
THOMAS MULVEY.
Under-Secretary of State.
2,400,000 prisoners since the beginning of the war, according to estimates made here today.
The official statement from the war

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Corinthian Wed., Mar. 15 PORTLAND, ME.—GLASGOW Carthaginian Wed., Feb. Carthaginian Wed., Mar. CAN. PAC. LINES ST. JOHN, N.B.-LIVERPOOL

Missanable Sat., Jan. 22
Metagama Sat., Feb. 5
Missanable Sat., Feb. 26
Metagama Sat., Mar. 11 For Rates, Reservations, Etc., Apply Local Agents, or ALLAN LINE, 95 King St. W. I. E. SUCKLING, C.P.R. Bldg., King & Yonge, General Agents.

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ROBLIN'S HEALTH BROKEN.

Manitoba's Ex-Premier is Now At San

Antonio, Cal.

where he went for the benefit of his

RESIDENTS ARE OBJECTING

A large deputation appeared before

the court of revision yesterday after-

in California.

BRUNSWICK AVENUE

MARITIME 8.15 a.m. DAILY

Leaves DAILY EXCEPT 7.25 p.m. SATURDAY

on application to City Ticket Omce, west corner King and Yonge streets. Main 4209.

IMITED

ARIONOLA MANUFACTURING COM-

Public notice is hereby given that the der the first part of chapter 79 of the Revised Statutes of Canada, 1906, known as "The Companies Act," letters patent have been issued under the Seal of the Secretary of State of Canada, bearing date the 28th day of December, 1915, incorporating Henry Arthur Hall, accountant, Louis Fritz Black, cashier, Joseph Joshua Flint, bookkeeper, Ruby Trelma McGill and Iva Anne Hyndman, tstenographers, all of the City of Toronto, in the Province of Ontario, for the following purposes, viz.:

(a) To carry on trade throughout Canada and other countries as wholesale or retail dealers in and manufacturers of musical instruments of every description and all parts thereof, and all furniture, if fixtures and appurtenances of every kind used in connection with musical instruments:

WINNIPEG, Man., Jan. 11.—Sir (f) To enter into any arrangement with Rodmond is very ill in California, health. He went east first with the intention of entering a sanitarium, but was advised to seek health in a warmer climate. He is now at San Antonio

this appropria-Page 11.)