THE MOLSON'S BANK.

Annual General Meeting of Shareholders.

The annual general meeting of the shareholders of the Molsons bank was held in the banking house, St. James' street, Montreal, at 3 o'clock on Monday afternoon. The President, Mr. Thomas Workman, occupied the chair, and there were also present Sir David Lewis Macpherson, Messrs. J. H. R. Molson, R. W. Shepherd, S. H. Ewing, A. F. Gault, Miles Williams, Hon. Judge Berthelot, David Crawford, John Hutchinson, D. McCarthy (Sorel), David Rae, Wm. Macpherson, H. Archbald, J. Try Davies, F. Wolferstan Thomas and James Elliot.

The General Manager, Mr. F. WOLFERSTAN THOMAS, read the following:

ANNUAL REPORT.

GENTLEMEN,—The profit and loss account and general statement of affairs which have been submitted to you will, we confidently believe, meet with approval.

During the past year it has been with difficulty that we have been enabled to secure profitable and safe investment for our funds. The results, however, which have permitted the payment of our usual dividend of 8 per cent., and an addition to the rest of $100,000, after making the usual liberal provision for bad and doubtful debts, are encouraging.

The rest now stands at $600 000 equivalent to 30 per cent. on the capital of the Bank.

It will be our steady and persistent aim to add thereto until it shall attain $1,000,000, or fifty per cent upon the capital.

For the past two years the question of closing the branch of the Bank at Ingersoll, and replacing it by another at the neighboring and county town of Woodstock, has been under consideration; it was finally resolved and acted upon, and so far we see no reason to regret the change.

All the branches of the Bank, including the Montreal office, have been inspected once, and in many instances twice, since we last met you.

We have again much satisfaction in testifying to the general efficiency and good conduct of the officers throughout the Bank.

PROFIT AND LOSS ACCOUNT.

Balance at profit and loss on 30th September, 18 3		$38,427 73
Net profits of the year, after deducting expenses of management, reservation for interest accrued on deposits, exchange, and also making ample provision for bad and doubtful debts		$235,919 51
From which has been paid: 57th dividend, 1st April	$80,000 00	
58th dividend, 1st October	$80,000 00	
	160,000 00	75,919 52
Leaving a surplus of		$114,347 25
From which deduct amount transferred to rest account		100,000 00
Leaving at credit of profit and loss on September 30th, 1884		$14,347 25

THE MOLSONS BANK,
Montreal, 4 h October, 1884.

The PRESIDENT then said: Gentlemen, it is customary before moving the adoption of our annual report, for the President to make a few remarks in further explanation of the year's business, and the hopes your directors entertain in reference to that on which we have just entered. I trust you will find the statements now before you clear and satisfactory. As already stated, we have paid dividends amounting to 8 per cent. per annum, and added to our rest $160.000, after amply providing for all bad and doubtful debts. Our rest now amounts to $600.000 equal to 30 per cent. of our capital. In five years it has been increased by $500,000—a good test of the salutary condition of the bank's business. This is a better result than at one time I anticipated; for during the first half of the year we met with some large losses as well as several smaller ones, for all of which we have provided. The last half has, however, been free from losses, and our business having been active and fairly profitable, enables your directors to show such a good statement to day. We enter upon another year with a clean sheet, strong reserves, a moderate demand for money at paying rates, and a hopeful feeling amongst our customers. The farmers throughout the Dominion have secured an abundant harvest in prime condition, and are now bringing their grain, root crops, butter, cheese and cattle to market, thus creating an active demand for currency. Our circulation has lately gone up rapidly, a certain proof of increasing prosperity and great activity in business. Profits are doubtless not so large as in former years, and I do not anticipate another boom such as then prevailed, yet I believe the worst has been passed, and every change will be for the better. It is too true that severe losses and great depression have been experienced by our merchants and manufacturers the past eighteen months, and some time will yet be required to overcome them. A prudent economy now pervades all classes, our foreign imports have decreased very considerably, and a general reduction of indebtedness is going on. These will soon produce better times and a more active condition of trade, in which our banking institutions will participate. The future management of the bank will, I doubt not, be characterized by prudence and caution, and the directors to be elected to-day, will I hope, exercise a careful supervision over its affairs. I feel certain they will be ably assisted by the general manager, Mr. Thomas, and all the agents and officers under him. It is mainly to the ability and constant attention of those gentlemen that we are able to-day to place before you such a favorable balance sheet. I hope next year's will be at least as satisfactory. I now beg, gentlemen, to move the adoption of the report. If any of the stockholders wish to ask any questions we shall be very happy to answer them.

After some further discussion the ballot was taken, the scrutineers presenting the following report:

To the General Manager of the Molsons Bank:

SIR,—We, the undersigned, acting as scrutineers at the annual meeting of the shareholders of the Molson's Bank this day, beg to report the following gentlemen re-elected to act as directors for the ensuing year:

THOMAS WORKMAN,
J. H R MOLSON,
R. W SHEPHERD,
MILES WILLIAMS,
SIR D L. MACPHERSON,
S. H. EWING,
A. F. GAULT,
H. ARCHBALD,
DAVID CRAWFORD,
Scrutineers.

The meeting then adjourned.

A meeting of the Board of Directors was held immediately afterwards, when Mr. Thomas Workman was re elected President, and Mr. J H. R. Molson vice-president for the ensuing year.

A Remarkable Recovery.

—A council of doctors declared Mrs. Adelaide O'Brien of 372 Exchange street, Buffalo, incurable. Her liver was badly disordered, she vomited green mucous, could retain no food, skin yellow and full of humors. She was rapidly sinking, but Burdock Blood Bitters cured her. 2-4-6

$28,000.00.

"TRUTH"

BIBLE COMPETITION

NO. 12,

CLOSING NOV. 7th.

The Biggest List of Rewards Yet Offered.

Having lost so much money by dishonest agents, the proprietor of TRUTH has decided to deal in future directly with the people; that the money and premiums heretofore given to agents shall be distributed among his subscribers. In other words, he constitutes himself a big club agent on a large scale. So instead of paying your money to agents and directly to S. FRANK WILSON, Proprietor of TRUTH, Toronto, Canada. In this way he hopes to benefit his subscribers as well as himself. This plan has been tried now for nearly a year, and has been fairly successful, although not so much as the very liberal offers he makes would warrant. He aims also to promote the study of the Bible by this plan, and thereby very greatly benefit all concerned. He frankly avows that this is really a secondary consideration, but is sure that none can look up these Bible questions, propounded by an eminent divine, without being greatly profited. Hundreds of our subscribers have testified to this during the past year, and many thousands of dollars worth of costly rewards have been given away. Nearly every issue of TRUTH contains many acknowledgements of the receipt of such magnificent rewards as pianos, organs, sewing machines, gold and silver watches, silver tea services, etc., down to butter knives, elegantly-bound volumes of poetry, etc., etc.; and you have only to invest one dollar for six months' subscription to TRUTH, and answer the Bible questions correctly, and if you do it promptly when you first see this you are almost sure of one of the FIRST REWARDS. If you don't happen to see it on its first appearance, you still have a good opportunity in the SECOND OR MIDDLE REWARDS; and, finally, there are the CONSOLATION REWARDS for the last ones received at TRUTH office. So you can compete even if you live almost on the other side of the world, for if your letter is postmarked where mailed on or before the closing day of this competition (that is, November 7th), you have a good opportunity of gaining something in these rewards, provided, of course, your answers are correct. Try it now. Nothing whatever is made out of this plan, but he looks for profit in your future patronage, as he is sure you will be so well pleased with TRUTH that you will become a life subscriber. Here are the Bible questions:

1. Is INFANT spoken of in the Bible?
2. Are BOYS referred to in the Bible?
3. Where is MAN first made mention of in the Bible?

(One answer to each question will suffice.)

There can be no fraud or humbug in the matter, as in the next issue of TRUTH after the close of each competition a complete list of those gaining the rewards are given, together with their postoffice addresses, and street and number where possible. Everyone competing must send one dollar with their answers for six months' subscription to TRUTH. It is the best magazine published anywhere. The regular subscription price is two dollars per year. You can send one year's subscription if you prefer so do so, but six months' subscription is all that is required in order to compete. Bear in mind, we don't guarantee that *everyone* will get a reward, but all the prizes enumerated below will certainly be given, and it is a matter of perfect indifference to us who gets them, *only they must all go.* Turn up your Bible, and if you are well acquainted with it you can answer those questions after a little study. Don't delay. In the ELEVEN BIBLE COMPETITIONS preceding this one there has been given away nearly ONE HUNDRED THOUSAND DOLLARS WORTH of useful and valuable articles. Here then is the list of

FIRST REWARDS.

1, 2 and 3.—THREE SPLENDID ROSEWOOD, FULL SIZE, SQUARE PIANOS, by Steven on & Co	$1,650
4, 5 and 6.—THREE FINE CABINET ORGANS	825
7, 8, 9, 10 and 11.—Five Gentlemen's Solid gold Hunting Case or Open Face Watches	550
12, 13, 14, 15 and 16.—Five Solid Quadruple Silver-Plate Tea Services of six pieces	500
17, 18, 19, 20, 21 and 22.—Six Ladies' Solid Gold Hunting-Case Watches, genuine Elgin	600
23 to 31.—Nine Beautiful Quadruple Plate Silver Tea, Coffee, or Hot Water Urns, a most elegant and serviceable addition to the sideboard	450
32 to 49.—Eighteen Gentlemen's Genuine Solid Coin Silver Hunting-Case or Open-face Watches	510
50 to 76.—Twenty-seven Ladies' Genuine Solid Coin Silver Hunting-Case or Open-face Watches	675
77 to 99.—Twenty-three Solid Aluminum Gold Watches	484
100 to 148.—Fifty Solid Nickle Silver Hunting-Case or Open-face Watches	850
150 to 211.—Sixty-two Ladies' Beautiful Gem Rings, solid gold setting	630
212 to 329.—One hundred and eighteen Fine Solid Rolled Gold Brooches, newest designs	292
330 to 601.—Two hundred and seventy-two Fine Heavy Silver-Plated Butter Knives	272

Those are the *first rewards*; that is, the first seven hundred and one persons who send correct answers to the Bible questions given above, together with one dollar for six months' subscription to TRUTH, will receive those rewards in the order in which they are numbered. After these come the great list of MIDDLE REWARDS, where the biggest prizes are to be found. In this list number one reward, SEVEN HUNDRED DOLLARS IN GOLD COIN, will be given to the person who sends the middle correct answer of the whole competition. That is, if there are two thousand and one correct answers received altogether on this competition, the 1,001 will take the seven hundred dollars. If there are two middle correct answers the money will be divided between the two. That would only happen, of course, if there was an *even number* of answers received. The next correct answer following the middle one will take number two (one of the pianos), and the next one following that number three, and so on till all these middle rewards are given away. Bear in mind, you pay nothing extra for the privilege of competing for all these costly prizes, as one dollar is the regular subscription price for six months' subscription to TRUTH, and you cannot fail to be pleased with your dollar investment even if you get nothing except TRUTH for the half year.

Don't waste time writing, as no other information at any time can be given beyond that contained in this notice. Here follows the list of

MIDDLE REWARDS.

1st. SEVEN HUNDRED DOLLARS IN GOLD COIN	$700
2, 3, 4, 5 and 6.—Five Grand Square Rosewood Pianos	2,750
7, 8, 9, 10, 11 and 12.—Six splendid Bell & Co.'s Cabinet Organs	1,560
13 to 30.—Eighteen valuable and costly triple silver-plated Tea Services of six pieces	1,870
31 to 42.—Twelve gentlemen's fine solid gold genuine Elgin Watches	1,100
43 to 57.—Fifteen ladies' fine solid gold genuine Elgin Watches	1,260
58 to 70.—Thirteen Williams' Singer Sewing Machines	700
71 to 90.—Twenty solid Coin Silver watches	570
91 to 127.—Thirty-seven solid coin Silver Ladies' Watches	900
128 to 157.—Thirty Aluminum Gold Watches	380
158 to 190.—Thirty-three solid Gold Gem Rings	160
191 to 347.—One hundred and fifty-seven World's Cyclopædia, a most useful volume	450
348 to 429.—Eighty two volumes of Chambers' Dictionary	202
430 to 710.—Two hundred and eighty-one triple Silver-plated Butter Knives	231

Then come the last, or consolation rewards, which are given to the senders of the *last correct* answers which are received at TRUTH office, postmarked where mailed not later than the closing day of this competition (November 7th).

THE CONSOLATION REWARDS.

1st. Five Hundred Dollars in Gold Coin	$500
3.—One Grand Square Piano	500
4 and 5.—Two Grand Cabinet Organs	500
6, 7 and 8.—Three Silver Tea Services	360
9, 10, 11 and 12.—Five Gentlemen's solid genuine Gold Watches	500
13 to 19.—Seven Ladies' Gold Watches	630
20 to 31.—Twenty solid coin Silver Hunting-case or Open-face Watches	360
32 to 51.—Twenty Aluminum Gold Hunting-case Watches	400
52 to 70.—Twenty-three Ladies' Solid Gold Gem Rings	230
71 to 133.—One hundred and thirty-three Elegant Ladies' Gold Brooches	372
134 to 397.—Two hundred and fourteen elegantly-bound volumes of "Toronto, Past and Present"	430
398 to 727.—Three hundred and thirty-five triple Silver-plated Butter Knives	335

The last *correct answer* will take number one in these rewards, and the second to the last number two, and so on till all are given out. Remember, such opportunity may not occur again of getting a splendid weekly magazine, which alone is big value for the money, and if your answers are correct, of getting one of those rewards in addition. All will be given strictly as stated. No corrections of answers will be allowed after they are once mailed to us. No money can be received by telephone or telegraph, or in any other way than through the express or postoffice. In order to prevent fraud, the right is reserved to return any one their money and deny them the privilege of competing. Bear in mind, *don't pay money to agents*, as none are employed. Remit direct to TRUTH office. You can join your neighbors in a club if you wish, but not less than ten (10) must send together. If ten friends club together and send in their ten dollars, each one of the club will get one of the rolled gold brooches; and besides this, will take his position for one of the regular rewards in the list, just as though he had sent separately. All the members of the club can send their answers on different slips and enclose in the same envelope with the others. Don't delay, but send along your answers *now*, as TRUTH contains something to interest every member of the family. 28 pages of choice literature; short, pointed editorials on the leading events of the day; illustrated fashions; two pages of newest music, full sheet size; two or more most fascinating serial stories; one short story; household, health, ladies', children's, and other departments, all carefully edited, making one of the most attractive weekly (not monthly) magazines published in the world. Address S. FRANK WILSON, proprietor TRUTH, 33 and 35 Adelaide street, Toronto, Canada. Send money by Postoffice order, or by registered or ordinary mail. Any body living anywhere is eligible to compete.

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—Everyone should know that Hagyard's Yellow Oil will give prompt relief, applied externally will cure any pain, and taken internally cures colds, asthma, croup, sore throat, and most inflammatory complaints. 2-4-6

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Special treatment for Impoverished and Exhausted conditions of the Nervous System, Loss of Energy and Power, Disease of the Heart, Kidneys and Bladder. The local and constitutional Diseases of Women. Obstinate Skin Disease, and all Chronic Medical and Surgical cases successfully treated.

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Correspondence invited. 24-6

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PHYSICIANS' PHAETONS,

Strong and durable, made especially for hard work.

VILLAGE CARTS 246

On patent springs, the only style that entirely overcomes the horse motion, and a large stock of our NINETY DOLLAR BUSINESS BUGGIES with Steel Axles, second growth wheels—the best buggy ever offered for that price.

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Will in future finish all Cabinet Photos on fine Chocolate tinted mounts with gilt edges. This along with his

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NOTES ON INGERSOLL—BY REV. L. A. LAMBERT—Opinions of the Press.—"As acceptable to any good methodist or baptist as it is to any good catholic. Its logic is cold and incisive * * * Successful beyond any of the efforts in that direction heretofore made."—Rochester Union. "Humorous and entertaining—pungent and incisive; they are centre shots, and never fail to floor the rhetorical blasphemer."—Western Watchman (St. Louis). "An earnest and keen reasoner. The pamphlet should have many readers."—New York Herald. "Full of sharp criticisms of Ingersoll"—Christian Secretary (Protestant). "The author is a hard hitter. * * * He takes up the controversy in The North American Review where Black and Ingersoll left it, discusses the Ingersollian doctrines, one by one, and proceeds to demolish them seriatim with a force and incisiveness which commands admiration."—New York Commercial Advertiser. Price 25 cents. Trade discount 40 per cent. THE TORONTO NEWS COMPANY, Toronto and Niagara Falls, Ont., Publisher's Agents.

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Authors or Publishers having editions of books in preparation would do well to secure our binding prices.

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Have just opened their Imported Fall Stock of WORSTED TWEEDS and all kinds of Overcoating. First-class workmanship and goods at moderate prices. 246

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Sell the Cheapest Children's and Ladies' Jackets in Toronto. 246
OPEN ON SATURDAY EVENINGS.

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COAL $6 PER TON.
The Best in the Market.

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McARTHUR, 265 Yonge street

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Will be found at his surgery as usual.

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THE ROYAL BASE BURNER
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The only one that received a Prize at the Toronto Exhibition of 1884.

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The celebrated Dr. H. Hollick of London has established an agency in Toronto for the sale of his medicines for the sure cure of all nervous diseases arising from whatever cause. Has been in use here over twenty years. Cured thousands. **No Cure, No Pay.** Enclose stamp for pamphlet, which will be sent in sealed envelope to all who **Address to 466 Yonge Street, Toronto.**

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DOWN TO $6 A TON, ALL SIZES!

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$6.00 PER TON

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Orders previously entered will be reduced to this price if paid for at once, and the difference will be refunded on orders already paid for.

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are now full of the best quality of this Coal, all fresh mined, which will be delivered in the best possible condition. We guarantee satisfaction in every respect.

Kindly call on us before purchasing elsewhere.

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VERY OLD.

See Analytical Report on Each Bottle 6 Years Old.
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"Early Fall Styles" Just received per S. S. Sardinian and Servia from all the Leading English manufacturers. Also the Latest

NEW YORK STYLES.

J. & J. LUGSDIN,
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Have just opened their new

Furniture Rooms.

All kinds of Furniture made to Order.
GIVE US A CALL. 456
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BOOKS FOR LIBRARIES.

Dodsley's Annual Register, from 1758 to 1831, and for 1834 with index to 1819, 77 vols., hf. bd. (3 boards) for $19.

Britnell's Old Book Store,
298 YONGE STREET.

WHAT NEXT!!

Chambers' Journal, from 1869 to 1883, unbound, clean, a few parts wanting, 13 vols.; 90c. per year. Blackwood's Magazine, from 1867 to 1878 inclusive, wants only July, 1872; 90c. per year. London Graphic, 7 years, from 1872 to 1878 inclusive, a few numbers wanting; 50c. per number. Second-hand books bought in large or small quantities by

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SUPERIOR TONE, FINE FINISH, MODERATE IN PRICE,
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