

# THE BANK OF TORONTO REPORT

## 54th Annual General Meeting

The Fifty-fourth Annual Meeting of the Stockholders of the Bank of Toronto was held at their Banking House in Toronto, on 12th January, 1910. The President, Mr. W. H. Beatty, took the chair. Mr. Joseph Henderson, Assistant General Manager, was requested to act as secretary, and Messrs. M. Chadwick and George R. Hargrave were appointed scrutineers.

The Directors of the Bank of Toronto beg to present to the Stockholders their Report for the year ending 30th November, 1909, and to submit the State of the Bank as on that date.

**PROFIT AND LOSS ACCOUNT.**

The Balance at credit of Profit and Loss, on 30th November, 1908.	\$227,050 87
The Net Profits for the year, after making full provision for all bad and doubtful debts, and deducting expenses, interest accrued on deposits and rebate on current discounts, amounted to the sum of	579,471 08
<b>Total</b>	<b>\$806,521 95</b>

This sum has been appropriated as follows:—

Dividends at Ten Per Cent.	\$400,000 00
Transferred to Ret. Account.	250,000 00
Transferred to Officers' Pension Fund.	\$10,000 00
Written off Bank Premises.	77,521 47
<b>Total</b>	<b>\$747,521 47</b>

**REST ACCOUNT.**

Balance as on 30th November, 1908.	\$4,500,000 00
Transferred from Profit and Loss Account.	250,000 00
Amount at Credit of 30th November, 1909.	\$4,750,000 00

There has been a steady improvement in trade conditions through the country, and the business of the Bank shows an increase in every department. Nine Branches of the Bank have been opened during the year, and one has been closed, making the number of Branches now 77.

The new Branches are: Roncesvalles Avenue, Toronto, and Kingston, Ontario; Benito, in Manitoba; Elbow and Kennedy, in Saskatchewan; Calgary and Lethbridge, in Alberta; and Vancouver and New Westminster, in British Columbia.

An appropriation of \$77,521.47 has been applied in reduction of Bank Premises account, making that account \$906,900, the same amount as last year. An amount of \$250,000 has been transferred from Profit and Loss Account, and added to the Rest, making that Fund now stand at \$4,750,000. All of which is respectfully submitted.

**W. H. BEATTY, President.**

## GENERAL STATEMENT 30th November, 1909

<b>LIABILITIES.</b>	
Notes in Circulation	\$4,007,970 00
Deposits bearing interest	\$28,214,611 21
Deposits not bearing interest	6,889,286 95
<b>Total</b>	<b>\$39,111,868 16</b>
<b>ASSETS.</b>	
Gold and Silver Coin on hand	\$722,815 96
Jointure Notes on hand	\$4,989,526 00
<b>Total</b>	<b>\$5,712,341 96</b>
Notes and Cheques on other Banks	\$4,949,117 41
Deposits due from other Banks	\$2,919,647 24
Deposits with Dominion Government for security of Note Circulation	160,000 00
Government, Municipal, Railway and other Debts	1,000,000 00
Real Estate	2,127,690 22
Call and Short Loans on Stocks and Bonds	4,158,258 81
<b>Total</b>	<b>\$16,034,154 64</b>
Loans and Bills Discounted	\$80,745,367 80
Loans to other Banks secured	398,225 04
Overdue Debts (estimated loss provided for)	11,946 27
<b>Total</b>	<b>\$82,949,849 11</b>
Bank Premises	800,000 00
<b>Total</b>	<b>\$83,749,849 11</b>

**D. COULSON, General Manager.**

Toronto, 30th November, 1909.

The Report was adopted, and the thanks of the Stockholders were tendered to the President, Vice-President, and the Directors for their attention to the Bank's affairs during the year.

The following were elected Directors for the year:—William H. Beatty, William G. Gooderham, Robert Reford, Hon. Charles S. Hyman, Robert Nicholas Bawit, Duncan Coulson, Lieut.-Col. A. E. Gooderham.

At a meeting of the new Board Mr. William H. Beatty was unanimously re-elected President, and Mr. William G. Gooderham, Vice-President.

**AFTER THE CRIMINALS**

Provincial Police Will Turn Them Back at the Border.

Acting on the supposition that it is easier to keep criminals out of the country than to catch them after they get in, Superintendent Rogers of the provincial police has issued instructions to the provincial police at all the border towns to co-operate with the federal immigration officials in turning back all undesirable seeking admittance to Ontario.

The police department has, of course, been acting along this line in the past, but the notice now being forwarded is a signal for renewed effort. During the term just closed the undesirable at Bridgeport, five at Chippawa, eight at Port Erie, ten at Niagara Falls and four at Queenston.

**Awarded \$1000 Damages.**

William Edward Gregson was awarded \$1000 damages in the jury award for injuries received when platform fell on him in the A. J. H. Eckhardt building, occupied by the Henderson Roller Bearings Co. Both of the defendants were found guilty of negligence.

The defendants turned up a piece of floor, tying it with a rope 1-2 inches thick. After it had been up for some weeks it fell while Gregson was passing under it. He asked for \$3000 damages.

**Assistant to Dr. Milligan.**

Rev. Prof. Robert Law of the chair of New Testament exegesis at Knox College, has been appointed assistant to Rev. Dr. Milligan, old St. Andrew's Church. He will begin his new duties on Jan. 23.

## WHILE FIGHTING A LAMP

**Mrs. Minnie Moore Lies at Point of Death as Result of Burns.**

Mrs. Minnie Moore, 45 years, 71 Seaton-street, lies at the point of death at St. Michael's Hospital, as the result of burns received at her home early last evening. While attempting to light a lamp in the kitchen she was seized with a fainting spell, to which she is subject, and when she came to her clothing was blazing. She was removed to St. Michael's Hospital, where she was found to be terribly burned about the head, face, neck and body. Her recovery is doubtful.

## COBALT IS ORDERLY

**Officer Refutes Charge That Blind Pigs Are Numerous.**

George Caldwell, inspector of the provincial police for the northern Ontario district, in a report to Hon. W. J. Hanna, provincial secretary, entirely refutes the charge made recently in the Cobalt Nugget, that the government's non-licensing policy in force in Cobalt had fallen down, and that "blind pigs" were numerous. Inspector Caldwell reports that owing to the vigorous prosecution of the "blind pig" men in the past, all the old offenders were out of the business. There were, he thought, several in existence, in charge of new-comers, but the operation of these was so small that it was a hard matter to catch them, and still harder to get convicting evidence. They were, however, under close surveillance and he had no doubt that his men would be able to put them where they belong in the near future.

The inspector points out that Cobalt is more orderly than other towns, and that there has been no robbery or murder since the "blind pig" men were driven out. He significantly adds that perhaps those who are criticizing the government's policy are haunted by a desire to see licensees.

## T.N.O. PROSPEROUS

**Net Revenue of \$547,355 for Ten Months of Last Year.**

A net revenue of \$547,355 was realized by the Newfoundland and Northern Ontario Railway for the ten months of Ontario's last fiscal year. The earnings were \$1,351,224, and the expenditure \$803,869.

The gross freight earnings for the month were \$101,000 as compared with \$44,000 for the corresponding month last year. The passenger earnings for the month totaled \$62,000.

The ore royalties for the year ending Oct. 31, totaled \$108,571, making a total of \$170,571. The gross earnings for the corresponding term of 1908 were \$761,131.

**The "Dutch Auction."**

A novel plan of selling furniture has been adopted by the Adams Furniture Company, who have assembled in a large store on their premises, all of the past three days have marked it at very low cash prices. Beginning this (Thursday) morning, all of the articles in this sale will be reduced from the preceding day's price 10 per cent. each day until Wednesday, Jan. 19.

Some very startling values in furniture may be expected during the next few days.

**Magistrate Lectures Vags.**

Magistrate Ellis cast a doubt upon Toronto's reputation for sweet charity when he delivered a lecture in police court yesterday morning to three laborers from Owen Sound, taken in as vagrants. He pointed out that those who spent their money outside and then came to Toronto in search of food and shelter, were not deserving of any consideration at his hands should they come before him.

**Going to Jerusalem.**

Rev. Dr. Gould of the Anglican Church Missionary Society will leave Toronto to-day to take charge of the Church of England missionary hospital at Jerusalem. The appointment was made by the English board in recognition of Dr. Gould's previous success as a medical missionary in Palestine.

## A LIFE OF REMORSE

**BELLEVILLE, Ill., Jan. 12.**—A life-time of remorse rather than death on the gallows was the penalty imposed on James Pullman, who confessed that he had killed his month-old baby by crushing its head with his heel.

"I will not sentence Pullman to the gallows," said Judge A. Crew, "but to the penitentiary for life. It will be punishment more terrible than death for him to be haunted day after day by the cries of his murdered child."

Pullman killed the child last July after he and the infant's mother had fallen to find a home for it.

**The Vegara Concert.**

The musical event for this evening will be the Vegara Society's concert at the Association Hall. The program consists of a number of choruses and solos from Handel's "Semeion," ballads and operatic selections; the assisting artists being the Brahms Trio, Miss Adams, violin; Mr. G. A. Bruce, cello; and Dr. Battershall, pianist. The tenor solo in "Semeion" will be sung by Mr. Geo. Galbraith, one of Signor Vegara's advanced pupils. The great interest in the performance will be the debut of Agostino Caruso, the "tenore assoluto," who is considered by the signor as the great discovery of the year. From all appearances there will be a packed house.

**Australians Boosted Jebb, Too.**

LONDON, Jan. 12.—(C. A. P.)—Australians, thru R. B. Wise, sometime acting premier of New South Wales, sent Mr. Baifour a similar cable to that from Toronto respecting Mr. Jebb's candidature. Mr. Baifour has formally acknowledged the Toronto message.

## SIMPSON'S BARGAIN LIST

**Selling Friday**

### Housefurnishing Department Bargains

**Fourth Floor.**

Opaque Window Shades, in cream, also light, medium and dark green, 36 inches by 8 feet, mounted on good spring roller. Regular 35c, special Friday, at each, 15c.

**Holland Shades, in cream, white and green, also opaque in cream, and light, medium and dark green, 36 inches by 8 feet, mounted on good spring roller. Regular 35c, special Friday, at each, 15c.**

**Curtain Stretchers at 75c.** These stretchers are well made, unbreakable fixtures, non-rusting pins, folding and adjustable, from 1 to 2 yards wide, 2 to 4 yards long, with \$1.50. Friday, 75c.

**Nottingham Lace Curtains, in nice range of new designs, in floral and scroll effects, 54 to 60 inches wide, 3-1/2 yards long, \$1.25. Special Friday, per pair, 85c.**

**100 only Cushions, covering of velours, fancy tapestries, monk's cloth, damask, cretonnes, chintz, etc., large sizes, good quality filling, well made and worth up to \$2.50. Special at Friday's price, 25c.**

**Feather Down Cushion Forms, in three sizes only, all highest grade filling and good quality casings.**

**Size 24x24, regular price \$1.25. Friday, \$1.09.**

**Size 26x26, regular price \$1.75. Friday, \$1.49.**

**FLOOR COVERINGS.**

1500 English Axminster, Wilton and Velvet Carpets, in greens, reds, fawns, browns, etc., suitable for parlors, dining rooms, bedrooms and halls, regular \$1.50 per yard. Friday, \$1.35, made, laid and lined.

2000 English Tapestry Carpets, the best grade of this durable carpet is the most useful for the home, a full range of colors and designs, some with 6-8 borders to match, regular price \$2.00 per yard. Friday, 75c, made, laid and lined.

English Tapestry Rugs, in the newest colorings, and all good designs, a good range to select from.

2 x 3 Special Friday, \$4.25

3 x 4 Special Friday, \$5.75

3 1/2 x 4 Special Friday, \$10.95

Complete with Patent Fastener.

Wilton Hearth Rugs, to clear on Friday, 34 x 63 in, regular price \$7.25, \$3.98 each; 27 x 64 in, regular price \$4.25, \$1.98 each.

1200 yards extra quality Inland Linoleum, in the newest colorings, regular price \$1.80 square yard. Friday, to clear, \$1.35, laid.

1000 yards Printed Linoleum, in a good quality, with some black, blue, red, pink and matting designs, regular price 40c. Friday 35c square yard, laid.

### China Ware Bargains

**A Splendid List**

28 only Dinner Sets, in best quality English semi-porcelain, plain prints, in soft green tone. Friday, \$4.25.

300 only Japanese China Cups and Saucers, beautifully hand painted on thin transparent china. Regular 50c. Friday 25c.

Special size of Odd Dinnerware, in a discontinued stock line. The ware is best quality English semi-porcelain, with broad deep green band. Following are the prices in this sale will be reduced from the preceding day's price 10 per cent. each day until Wednesday, Jan. 19.

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**Magistrate Lectures Vags.**

**Going to Jerusalem.**

**A LIFE OF REMORSE**

## WORK CO

**CHESTER CHURCH HAS HAD PROSPEROUS YEAR**

**All Departments Show Great Gain—East, West and North Toronto News—County Notes.**

**CHESTER, Jan. 12.—(Special.)**—The year 1909 has been the most successful year in the history of the Chester Presbyterian Church, ever since Rev. P. F. Sweeney, A.M., has presided for the past seven months.

Since his induction a complete re-organization of the congregation has been carried out, and a house to house visitation of the district to the number of 800 visits has been made, with the result that 31 new members have been added, making the total membership 140. The attendance at the Sabbath school has increased from 100 to 241, which increase demands more accommodation. The Bible class has been organized with 25 charter members, with Principal Armstrong as teacher.

There is a very energetic young people's guild of 15 members. The ladies' aid has shown its interest in the work by presenting a new organ to the church, and has just concluded a successful sale of work. The choir, under the leadership of Mrs. Ed. Harris, has added greatly to the attractiveness of the services. The brotherhood has taken a deep interest in the church's welfare. The boys club, under the leadership of Mr. McHardy, is looking forward to a most successful year in athletics.

All the above organizations have completed their year's work with a balance on the right side. The congregation during the year has increased to the status of a self-sustaining congregation, thus increasing the expenditure on the church to the amount of \$2000, and the treasurer reports a balance of \$80.

These very gratifying results have been brought about by Mr. Sweeney's energetic work, and his untiring and admiration of the whole district. The congregation is looking forward to things in the future. They have secured a magnificent site for a new church and school building on Broadview-avenue. With the assistance promised them by old St. Andrew's and others, the church is about to start the new church in the near future, to meet the growing needs of North Riverdale.

At a meeting of the church, held last night, the trustees, Robert Craig, J. W. Young, Samuel Metford, W. N. Webster and W. E. Harris, and the choir, Fred Dewey, C. W. Richards, Gordon Young, Harry Stone, for three years; Joseph B. Cross, for two years, and William Campbell for one year.

The increase in the number of the members from seven to twelve has been made in view of the heavily-indebted duties of the church, which will devolve upon them during the year. At the close of the meeting, which was largely attended, the church very kindly served refreshments.

## AGINCOURT

**AGINCOURT, Jan. 12.—(Special.)**—At a meeting held here on Monday evening to further the organization of a hockey club, these officers were unanimously elected: Honorary president, Rev. Mr. Anthony and Dr. Coutts; president, A. Patterson; vice-president, J. H. Cross; secretary, C. Doherty; treasurer, Gordon Patterson; and a team committee composed of Robert Green, J. H. Cross, and Gordon Patterson. The trainer will be Robert Green, and the outlook for the team is of the brightest.

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**ALEXANDRIA, Va., Jan. 12.**—Henry Smith, a negro, to-day declared himself innocent of participation in the murder of Walter P. Schuler, Chicago artist, and said that previous confessions made by him, implicating three other negroes, were false and made true coercion by Chief of Police Good, who he charges with trying to make a record for himself in deterring out the criminals.

Gov. Swanson has commuted for 60 days the sentence of Smith, imposed upon the other three, to permit further investigation.

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## NEW HEAD FORESTER.

**WASHINGTON, Jan. 12.**—President Taft this afternoon decided to appoint Henry S. Graves, head of the Yale School of Forestry, as chief of the forestry bureau, to succeed Gifford Pinchot.

## Dr. Fernow to Speak.

**Dr. E. B. Fernow, dean of the faculty of forestry of the University of Toronto, goes to Ottawa on Tuesday, at the invitation of Hon. Clifford Sifton, chairman of the commission of conservation of that body, of which Dr. Fernow is a member. The subject which Dr. Fernow discusses by request, in his paper, is "What has Scientific Forestry Accomplished in Other Countries, and How Far is it Applicable to Canadian Conditions?"**

## TUBE LINES

**To Heart of New York City.**

The Grand Trunk-Lehigh Valley road, which is the only all double-tracked line from Toronto and Canadian territory, now lands passengers in the heart of New York or Brooklyn by means of the tube lines from Jersey City street in five minutes time. No long street car lines are now required. Take the 4:32 p.m. or 6:10 p.m. trains. Tickets, reservations, etc., at City Ticket Office, northwest corner King and Yonge-streets. Phone Main 4209.

**A Novel Way of Selling Furniture.**

One of the oldest pils for selling furniture is now under way in the Adams store, City Hall-square. More than 300 pieces of high-grade furniture have been assembled and priced at a very fine point to start what is known as a "Dutch Auction" sale, beginning Thursday morning, Jan. 13, and each of the following days a discount of 10 per cent. will be taken off the previous day's price: this is providing the article remains unsold.

The idea of the pils provide a vast amount of excitement for those who become interested in the sale. Surely there will be no bareness for furniture-buying folks the next few days.

**Labor Leader's Good Job.**

**NEW YORK, Jan. 12.**—Mayor Gaynor to-day appointed Herman Rubin, on general organizer of the American Federation of Labor, to be controller of licenses, at a salary of \$3000 a year.

**Dr. B. E. Hawke, 21 Wellesley-street, Toronto, makes a specialty of all diseases of the lower bowel. Piles, hemorrhoids, etc., successfully treated without operation. Write for free booklet.**

**Had Weak Back.**

**Would Often Lie in Bed for Days Scarcely Able to Turn Herself.**

Weak back comes from the kidneys, and when the kidneys are out of order the whole system becomes deranged. Those who have never been troubled with kidney trouble do not know of the suffering and misery which those afflicted undergo. Doan's Kidney Pills are a specific for all kidney troubles.

They begin by heaping the kidneys to flush of all the acid and poisonous impurities which have collected, thus clearing out the kidneys, bladder and all the urinary passages and carrying away the uric acid, the chief cause of rheumatism, from the blood.

Mrs. Arch. Schaner, Black Point, N.B., writes: "For years I was troubled with weak back. Oftentimes I have lain in bed for days, being scarcely able to turn myself, and I have also been a great sufferer while trying to perform my household duties. I had doctors attending me without avail and tried liniments and plasters, but nothing seemed to do me any good. I was about to give up in despair when my husband induced me to try Doan's Kidney Pills, and after using two boxes I now feel well and able to do my work. I am positive Doan's Kidney Pills are all that you claim for them, and I would advise all kidney sufferers to give them a fair trial." Price, 50 cents per box, or 3 for \$1.25, at all dealers of The T. Milburn Co., Limited, Toronto, Ont.

In ordering specify "Doan's."

## West Toronto North Toronto East Toronto

**Hall, Queen and Balsam-streets, to-night.**

A large crowd took advantage of the opportunity to spend an enjoyable evening at the home of Joseph Armstrong's Orchestra was excellent as the floor was in splendid condition.

Those on the committee were: Miss Oxley, pres.; Miss Simmons, sec.; Misses V. Hope, Nash, Scanlon, L. Leary, and J. H. Cross.

A lot of mistakes occur daily in the Beach district by the delivery rigs of the different department stores, and others thru the fact that a lot of the names of the streets conflict with those of other parts of the city.

A meeting will be held by the residents to obtain the necessary authority from the city council to make the changes and prevent further confusion.

A very pleasant time was spent last night at the home of Joseph Armstrong, York town line, when his former, E. M. Hanco, was entertained by a large circle of friends on his return home with his bride. The groom was called on for a speech and a number of his friends, and the entire party afterwards adjourned to the house, where supper was served.

The young couple received many handsome presents, and will shortly take up their residence at Port Perry.

## WEST TORONTO.

**WEST TORONTO, Jan. 12.**—The near completion of the new Bell Telephone exchange on Keele-street seems to be secured, and the extension of their lines in the matter of extending their lines to the west end of the city.

The organization meeting of the Women's Institute was held at the residence of Mrs. E. M. Hanco, A. B. Rice, who by special request read her paper of last season on Dickens, and was followed by a paper read by Miss Margaret Robson and Miss Hazel Hathaway. The Western ladies forward to a most successful year in athletics.

The organization meeting of the Red Cross Society was held at the residence of Mrs. E. M. Hanco, A. B. Rice, who by special request read her paper of last season on Dickens, and was followed by a paper read by Miss Margaret Robson and Miss Hazel Hathaway. The Western ladies forward to a most successful year in athletics.

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