

THE STORY OF SNIPER BROWN Unfit for Menial Work This Awkward Tommy Made Good in Other Lines

With the British Army in France Charlie Brown was the despair of his drill sergeants. One day after inadvertently bayonetting a comrade and nearly blowing off the head of an officer, his rifle was taken away from him and he was relegated to janitor work about company billets.

Charlie was untidy and dirty, and his record of petty misdemeanors became long. Finally his colonel decided to have him discharged, but Charlie pleaded for another chance. His appeal was granted and he was sent to France. His reputation however had preceded him and he was heartily jeered by his comrades. But Charlie didn't mind.

The trenches interested him and in a vague sort of way he understood that the business of a soldier in France is to shoot up the enemy; so he boldly poked his rifle over the parapet and got at every target that offered. Yet by cunning, more animal than human, he managed to elude the notice of watchful Germans.

One dark day when the Germans were firing the trenches with rifles and machine guns in fear of an attack, an officer of the sniper's brigade found Charlie perched high on a traverse busily engaged in building a sandbag barricade. A peremptory order brought Charlie slinking shamefacedly back into the trench.

"I thought I could get the Germans better up there, Sir," said Charlie, shrinking from an expected rebuke. But no rebuke came, and the day Charlie, through the good graces of his comrades was ordered to report to the sniping section.

On the first day Brown was able to snipe two Germans. His observer reported to his officer Charlie's almost daily success and thenceforth a constant stream of Germans were marked down to the credit of Sniper Brown. If a German cap appeared anywhere over the enemy parapet Charlie sent it spinning.

Becomes Honored Comrade The snipers—those highly exclusive units of the British army—took Charlie to their hearts and he became an honored member of the battalion. He lost his furtive imbecile look and the half timid twist of his mouth changed into lines of character and resolution.

The Toronto General Trusts Corporation

REPORT OF THE PROCEEDINGS OF THE THIRTY-FIFTH ANNUAL GENERAL MEETING

The Thirty-fifth Annual Meeting of the Shareholders of The Toronto General Trusts Corporation was held in the Board Room of the Corporation's Head Office, corner of Bay and Melinda streets, Toronto, on Wednesday, the 7th of February, 1917.

The President, Mr. Featherston Osler, K.C., D.C.L., took the chair, and Mr. W. G. Watson, Assistant General Manager, acted as Secretary of the meeting.

Mr. A. D. Langmuir, General Manager, submitted and commented upon the financial statements, showing the operations of the Corporation for the year ended 31st December, 1916.

The report to the Shareholders was then read, as follows: To the Shareholders:—The Board of Directors have pleasure in submitting the Thirty-fifth Annual Report of the Corporation, together with the Statements of Assets and Liabilities and Profit and Loss for the year ended 31st December, 1916.

The Assets and Liabilities Statement shows that the total assets in the hands of the Corporation amount to \$77,180,513.62, an increase of \$5,811,643.52 over the preceding year.

The New Business in the way of Executorships, Administrations, Trusts, Investment Agencies, etc., taken over by the Corporation for the year amounts to \$1,458,879.17.

Your Directors regret to report the death, which occurred during the year, of the Hon. J. J. Foy, K.C., one of the charter members of the Board, and all of which is respectfully submitted.

Assets and Liabilities Statement for Year Ended 31st December, 1916

Table with columns for Assets and Liabilities, listing various categories like Capital Account, Mortgages on Real Estate, Government and Municipal Debentures, etc.

Profit and Loss Statement for Year Ended 31st December, 1916

By Balance brought forward from 31st December, 1915... Less Balance of 1916 Business Profits War Tax... By Commissions received from Management of Estates...

Table showing Auditor's fees, salaries, advertising, rent, taxes, commissions paid agents for finding loans, etc. Total Net Profits for Year: \$399,057.00

Appropriated as follows:—To Quarterly Dividends, Nos. 79, 80, 81 and 82, at the rate of 10% per annum... Canadian Patriotic Fund... British Red Cross Society... British Sailors' Relief Fund...

Auditors' Report: We, the undersigned, beg to report that we have made a full examination of the books, accounts and vouchers of The Toronto General Trusts Corporation...

The President, Mr. Featherston Osler, K.C., D.C.L., in moving the adoption of the report, which was seconded by John Hoskin, K.C., LL.M., D.L.L., addressed the Shareholders as follows: In moving the adoption of the Thirty-fifth Annual Report of the Corporation, which has already been placed in your hands, I do so with some confidence...

The Directors, feeling that a Board of twenty Directors is amply sufficient to manage the affairs of the Corporation, have passed a Resolution, your confirmation of which will be asked for, to reduce the number of Directors to that number instead of twenty-one, as provided by the existing By-law.

During the year your Directors, subscribed for the Corporation towards Patriotic and Red Cross purposes the sum of \$1,458,879.17, an amount of \$12,560, feeling that their course would meet with the cheerful approval of the Shareholders, and your confirmation of their action in this respect will be asked for.

Mr. Langmuir said:—The Statement of the Corporation's business for the past year, which has just been submitted to you, and which are set forth in such detail, clearly show the results of the past year's operations, and I am confident that you will be satisfied with our clients as satisfactory.

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is larger in amount than the total volume of business taken over during the first ten-year period, also, that the last five-year period ending 31st December, 1916, shows a greater volume of business than the whole amount received during the previous ten-year period ending December, 1911, facts which justify me in believing that the Corporation has firmly established itself in the confidence of the public. These facts, however, are not the basis of this large amount of Trust assets as at the end of our financial year or no less a sum than \$64,692,318.60, the greater portion of which is covered by Trust Settlements, and will, therefore, remain with us for an indefinite number of years.

The following comparison of Mortgage loans negotiated and repayments made for the last three years will exemplify the extent of this falling off: Mortgage Investments Taken in Ontario and Northwest, Ontario and Northwest, 1914, 1915, 1916.

Repayments in Ontario and Northwest, Ontario and Northwest, 1914, 1915, 1916.

The causes which have brought about these results are mainly attributable to conditions incident to the war, the great falling off in the number of immigrants coming to Canada, the large number of men who have gone overseas on active service, the decline in business and in this connection the production in 1915, together with the high prices obtained by farmers for their produce in 1915, which has enabled borrowers to largely reduce the amount of their mortgage liabilities.

On the other hand, it will have been observed that our investments in Municipal Securities and Government Bonds have been increased to the extent of \$1,364,737.23, at rates of interest which are a few years ago would have been considered highly profitable for an investment of this kind.

It should be well understood in the matter of the Corporation's earnings that the profits are not entirely derived from the ordinary business of the Corporation, but also from the interest received from our Guaranteed Investment Funds as well as the interest received from the investment of our Capital Reserve in the Corporation's paid-up Capital and Reserve Funds.

Having regard to existing conditions, I feel, with General Managers of Banks and other financial institutions who have already expressed themselves, that the time is opportune to impress upon all Canadians the importance of exercising economy and thrift to the end that we shall be able to bear our full share of the burden that devolves upon us during the war.

During the past year seven more members of the staff have been released for active service overseas, bringing up the number of those who have left us for that purpose to thirty. Three of these—Gavin Ince Langmuir, Lawrence S. Shields and R. Raymond Jarvis—have laid down their lives for their King and country.

It was then moved by Mr. H. J. Wright, seconded by Mr. E. T. Malone, and resolved that the following Shareholders be and are hereby appointed Directors for the current year, namely: W. R. Bruck, Hamilton Cassels, K.C., LL.D., Sir William Mortimer Clark, K.C., LL.D., Hon. Senator W. C. Edwards, Sir-General the Hon. Sir John Gibson, K.C.M.G., LL.D., Arthur C. Hardy, John Hoskin, K.C., LL.D., Lieut.-Col. R. W. Leonard, Thomas Long, J. Bruce Macdonald, Hon. Sir D. H. McMillan, K.C.M.G., W. D. Matthews, Hon. Peter McLaren, Lieut.-Col. John F. Nichol, Sir Edmund Osler, M.P., Featherston Osler, K.C., D.C.L., K.C., Sir Edmund Osler, C.M.G., C.V.O., LL.D., E. C. Whitney, Wellington Francis, K.C.

At a subsequent meeting of the Directors the following officers were elected:—President, Featherston Osler, K.C., D.C.L., Vice-President, Hamilton Cassels, K.C., LL.D., and 3rd-General the Hon. Sir John M. Gibson, K.C.M.G., LL.D.

Children Cry FOR FLETCHER'S CASTORIA

REDUCE NEWSPAPERS. Paris, Feb. 9.—The cabinet today decided on the reduction in the number of pages of the Daily newspapers...

STANDARD BANK OF CANADA HEAD OFFICE - TORONTO Your surplus earnings in our Savings Department earn interest at current rate.

SIDE & RUTH

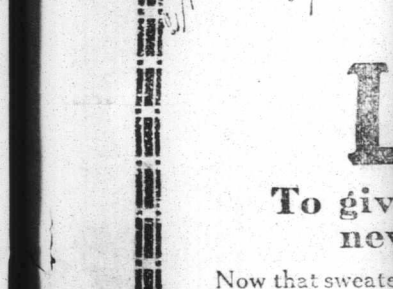
Overstatement is the great of any cause. Just as the church member is as mean and grasping and by an Christian on weekdays is pious on Sundays, does the more harm than many did, so an overstatement within of moral training does the more harm than many state the other side.

Take a clerk for instance. Is the kind of customer who wants a bargain. "Is this down?" she asks.

Once upon a time an elf always mischievous, heard while off in the fairy forest drumming sound which he well that he crept closer and And what do you suppose Ruffletter and he was king drummer in the fairy forest with ruffled neck-tie, and its wings so fast that it in elf dizzy.

"Who knows how to make he cried. "Who knows knows?" "Make it of a reed along er." "Set an elf."

Now, King Ruffletter, elves had troubled to notice acting mighty queer. He just say another word. He was in pretty mad and wise. He even try to escape. Dear u



To give new Now that sweeter is more than ever LUX. Of all the so much, must be in appearance, it wash it again and Four bottles will water you use seconds is need it about. Let hands to have tepid water, and Very simple. And work and you get French cleaner m LUX won't shrink fabric or color the At all corners 10 Lever Broth Tor