



The Message of the Star

COUGH AND CHEST PAINS

Saw Advertisement in the Christian Guardian

Three Generations use Psychine

"My father, Mr. Frank Childs, had a very bad cough and Rheumatism through and around his chest. For many months he suffered great torture, and had given up all hope of recovery; but eventually we sent for a trial bottle of PSYCHINE, and we are pleased to find how much it helped him. After using PSYCHINE for some months he regained his usual health and strength. My mother also used PSYCHINE and found great benefit from it; also my little nephew, aged seven years, who had Asthma very bad, and the effect upon him was indeed wonderful."

ADA M. CHILDS,
Florence, Ont.
May 30, 1904.

Have you ever noticed, as the evening shadows fall, how the stars peep one by one through the black canopy of darkness, until at last the heavens are ablaze with light? Sometimes night after night the sky is black and lowering and no light can be seen, but as sure as day is day and night is night the stars will at last appear.

In the same way PSYCHINE has crept into thousands of homes and enlightened them with the light of Health and Happiness.

Sometimes the black pall of fell disease hangs over the home for days, but as sure as you use PSYCHINE, the star of Health will at last appear.

PSYCHINE (pronounced Si-keen) is a safe and permanent cure for Pneumonia, Pleurisy, Consumption, Bronchitis, LaGrippe, Chills and Fevers, Lassitude, Night Sweats, Weakness, Wasting diseases, and all Throat and Lung Troubles.

SEEK SAFETY IN PSYCHINE

The Greatest of Tonics

All Druggists One Dollar Free Trial
DR. T. A. SLOCUM, Ltd., 179 KING ST. W., TORONTO, CANADA.

Sold for a Silk Rag

There is an hour in each man's life appointed To make his happiness, if then he seize it.

—Beaumont and Fletcher.

It was New Year's eve at one of the gay military stations of the Central Provinces, India. The ball, given by the officers of the One Hundred and Twenty-fourth, was in full swing. The large dining room of the mess bungalow had been turned out and decorated as a ball-room.

Supper was laid in a tent hard by, and now, at 11.45 o'clock, the guests were assembling round the well-supplied tables.

The One Hundred and Twenty-fourth always did things well, but to-night they surpassed themselves, for the General of the division was present. He was a favorite with them all, and they delighted to do him honor. He very rarely gave them the benefit of his company in holiday times, but this was a special occasion; necessity had obliged him to make a tour of inspection at this season.

"Isn't it rather rash of us choosing this night of all others for keeping late hours?" whispered a pretty girl to her partner, as she threw off her long white gloves preparatory to tasting the savory mock turtle.

"It won't matter for once, anyway," he replied; "you need not get up till you please."

"Indeed? And do you suppose for a moment that I could let our regiment parade on New Year's morning without being present? You must have a poor opinion of my esprit du corps! Of course I shall get up. Six o'clock isn't it."

"A quarter past."

The handsome young fellow by her side looked down into her eyes and whispered something which brought the color to her cheeks. His manner, too, was suggestive of happy appropriation, and a stranger would have guessed at the existence of a stronger bond between the two than friendship.

They were not engaged, though they were both desperately in love with each other. Alas! the course of true love did not run smooth in their case; a stern father barred the road to bliss, and caused poor Aimee many heart-aches and tears.

But Captain Hamilton was an audacious lover. Such a trifle as the opposition of a stern parent troubled his mind but little. Truth to say, it rather added to the zest of his courtship. Even at this moment the eye of the unsympathetic Colonel was upon the young couple with strong disapproval.

The murmur of voices round the supper table increased. Under cover of the noise Aimee said:

"I wish you wouldn't talk like that; you know it is of no use."

"I know nothing of the sort," he quickly replied. "Did you ever yet meet a soldier who was frightened off the field in love or war? Your father will not be able to subdue me with a stare."

"He is looking so annoyed."

"My little darling, you need not be so alarmed. Eat a good supper and

drink your champagne; then you will be better prepared to listen to all I have to say to-night; and I have a great deal to say," he concluded impressively.

She gave him a quick apprehensive glance.

"Oh, George!" she protested. "You heard the good news this morning—that I have got my step. Here, try some of this pate-de-foie gras aspic; it looks uncommonly good."

He helped her as he spoke. He was a most self-possessed young man, this Captain Hamilton; quite capable of making a good supper and love at the same time.

"Yes, I was told, and I am very glad. I congratulate you. It will compensate a little for your having left the regiment to go into the Staff Corps. I wonder why my father hates the staff corps so?"

"Because it robs him of his most promising youngsters. How bitterly opposed he was to my going, and all because he thought that in the far, far distance I might make a good Adjutant to the regiment. I have been Adjutant of the Fiftieth N. I. for the last two years, and now I have got my step."

"Yes, I suppose that in a pecuniary way you have done well," and she sighed.

He lowered his voice and said impressively:

"Aimee, I can afford to keep a wife now."

But the girl looked distressed at his words, and the suspicion of a tear dimmed her eye.

"Oh, George, my father will never give his consent. You know that he never will."

"He shall give his consent—I intend to make him. See if I don't you poor frightened little darling! Do you think that stern fathers are never conquered? Only you must have some patience. Here, have some more champagne and some of this trifle. There's nothing like a good meal to build up one's courage. Hallo! What are they doing now? Oh! 12 o'clock is it? Silence for the C. O. and the General."

Glasses were filled; short speeches were made, and the gong tolled out the hour. Then each turned to his neighbor, and good wishes were exchanged. The babel of voices recommenced with the ushering in of the new year.

Very shortly afterward Captain Hamilton was piloting his companion from the tent to a dimly lighted little anteroom. There, wholly hidden by a large group of crotens, he had his say.

His love making, like his soldiering, was untainted by timidity or faint-heartedness. It was useless for Aimee to doubt or fear; he would listen to nothing. Unable to resist his pleading, she caught something of his hope and enthusiasm, and gave herself up to the enjoyment of the hour.

"A last kiss, and then one turn around the room before that waltz finishes," said George, with a happy sigh.

But it was not to be. Gentle Mrs. Baring approached her daughter with a troubled face.

"Oh, Aimee, I have been looking for you everywhere. Your father says that we must go home. He has managed to take cold, and is already quite choking. It is so trying, because he must be on parade to-morrow morning. The General will be there, and he cannot get off it."

Colonel Baring, who commanded the One Hundred and Twenty-fourth, was a man to shirk his duty. His only anxiety now was to get home and apply the usual remedies, in the earnest hope that the troublesome ailment might be staved off. He was annoyed that the necessity had arisen for turning his back on the guests. He would have lived to have seen the ball out. He was also annoyed with the attention Captain Hamilton had shown his daughter at supper and the offence was aggravated

ed by the disappearance of the young couple immediately afterward. This, together with his embryo cold, conducted to bad temper, and made the drive home anything but pleasant for wife and daughter. He did not dislike Captain Hamilton personally. On the contrary, the Colonel recognized in him an unusually smart soldier, but he loathed the Indian Staff Corps. Its higher pay and rigger plumes lured the young subalterns from the Queen's regiments, and, in his time, he had seen at least a dozen youngsters go from One Hundred and Twenty-fourth alone. They had no business to leave the regiment. It was only debt or love which made them do it. Why couldn't the Staff Corps be properly recruited without having to steal men from British regiments, just as they were beginning to know their work?

Poor Aimee had to listen to a tirade on the subject as they drove home to their bungalow. She knew only too well what it meant, and, unsupported by her lover, she was thrown back into the old despair. How could George overcome such prejudice? It would be impossible. She knew her father better than he did. It would need nothing short of a miracle to accomplish it.

Colonel Baring put his feet in hot mustard and water and tried all the well-known old household remedies, so fraudulent, so futile in most cases. The sleepy servants were roused from their warm blankets and sent flying in different directions, one for hot water, another for the whiskey bottle, a third for the traveling rug, a fourth for sweet spirits of nitre.

In their anxiety to please the somewhat imperious master they brought remedies enough to have treated a whole company of men with influenza.

Mrs. Baring and Aimee ministered patiently and gently to their wheezing patient, until—fortunately for all

It Retains Old and Makes New Friends.—Time was when Dr. Thomas' Electric Oil had but a small field of distribution, but now its territory is widespread. Those who first recognized its curative qualities still value it as a specific, and while it retains its old friends it is ever making new. It is certain that whoever once uses it will not be without it.

FITS EPILEPSY

If you suffer from Epilepsy, Fits, Falling Sickness, St. Vitus' Dance, or have children or relatives who do, or know a friend that is afflicted, then send for a free trial bottle with valuable treatise on these deplorable diseases. The sample bottle will be sent by mail prepaid to your nearest Post-office address. Leibig's Fit Cure brings permanent relief and cure. When writing, mention this paper and give name, age and full address to

THE LEIBIG CO.,
179 King Street West, Toronto, Canada.

parties concerned—he fell asleep among his blankets, and was at peace; at peace, except for the portentous snore that shook his frame. Very early in the morning, before it was light, the ayah crept at the door of the bedroom with the tea tray.

"I am afraid your master is no better; his breathing is very thick," said Mrs. Baring, in answer to the ayah's inquiring look; "however, he must go on parade. I hope his uniform is laid out ready, and tell the butler to see that the horse is saddled in good time."

Mrs. Baring returned to the bedside and found her husband awake. He was already firing off the feu de joie on proclamation morning in a volley of sneezes.

"Oh! confound this cold! Get me out some old soft silk handkerchiefs. I feel as if my head would burst," he cried, as soon as he could speak.

Dressing this morning was no easy matter. Never had man a worse or more weeping cold. Every now and again a fit of sneezing held him speechless in its grip. It was with the greatest difficulty that he got himself into his uniform, drank his tea and buckled on his sword. He was convinced, in spite of all his wife could say to the contrary, that he was late. He hustled out of the house, mounted his charger, and galloped to the parade ground.

The English troops were drawn up in line on the opposite side, and on their left the native regiments were in position. All was ready for the eagle eye of the General.

Colonel Baring pulled up as he reached the ground. The General had not yet arrived. It was a relief and



GOLD MEDAL ALE AND PORTER

AWARDED

JOHN LABATT

AT ST. LOUIS EXHIBITION,

1904

THERE IS NO SUBSTITUTE

FOR

E. B. Eddy's FIBRE WARE



Which can be had in TUBS, PAILS, etc., from any first-class dealer

SOMETIMES for the sake of making a little extra profit a dealer may urge you to buy an inferior class of goods, saying "It's just as good as Eddy's," but experience proves to the contrary, so don't be led astray.

Buy Eddy's every time and you will buy right

THE DOMINION BREWERY CO., Limited

MANUFACTURERS OF THE CELEBRATED

White Label Ale

TORONTO, ONTARIO

JOSEPH E. SEAGRAM

WATERLOO, ONT.

DISTILLER OF

FINE WHISKEYS

BRANDS

83

WHITE WHEAT

TORONTO OFFICE 30 WELLINGTON EAST

C. T. MEAD, AGENT

'THE GENUINE ARTICLE'

If there was a hall mark 18 or 22 karat fine to distinguish between the different grades of bread, don't you think

Tomlin's Bread

Would be hall marked. Well, it would, if a critical but generous public could place the stamp thereon—they have classed it now as the best and proved it by giving the preference daily.

Office Phone Park 553. Factory Located at 420 to 438 Bathurst Street

Bank of Hamilton

Annual Meeting Held 15th January, 1906.

REPORT OF THE DIRECTORS

The Directors beg to submit their Annual Report to the Shareholders for the year ended 30th November, 1905:

The Balance at credit of Profit and Loss Account, 30th November, 1904.	\$ 40,176 28
The Profits for the year ended 30th November, 1905, after deducting charges of management and making provision for bad and doubtful debts, are	257,273 12
Premiums received on new Stock	205,421 00
	\$62,870 40

From which have been declared:	
Dividend 5 per cent., payable 1st June, 1905	\$111,779 23
Dividend 5 per cent., payable 1st December, 1905	119,940 28
	\$231,719 51
Carried to Reserve Fund from Profits	\$135,819 00
Carried to Reserve Fund from Premium on new Stock as above	205,421 00
	\$340,740 00
Allowance to ex-President authorized by the Shareholders	5,000 00
	\$77,459 57

Balance of Profit and Loss carried forward \$ 25,410 98

The Directors have pleasure in pointing out that after paying the customary 10 per cent. dividend, they have been able to place to Reserve Fund, out of profits, the substantial sum of \$135,000. The year's earnings are, in the opinion of the Directors, very satisfactory indeed, considering that out of the year's profits the maximum estimated loss (\$96,000), which the Bank has sustained by the embezzlement and forgeries of T. H. Housh Brown, has been provided for.

The Directors beg to report that the progress of the Bank still continues in a marked degree, and that, while they had thought it prudent to open during the year a few new branches in Ontario and Manitoba, in recognition of the rapid development of the country, they had mostly confined themselves to the strengthening and building up of the business at the various points at which offices had already been established. It is proposed, however, to ask of the Shareholders, at the Annual Meeting, power to increase the Capital of the Bank by \$500,000, in order that the Directors, in case it become advisable, may be in a position thus to provide for the future growth of the Bank's business.

The Directors have noted the growing tendency on the part of banks and other corporations to pay dividends quarterly, and, believing that such a practice may become more or less general, have decided to adopt it, and propose hereafter to declare dividends every three months.

WM. GIBSON, President
Hamilton, 18th December, 1905.

GENERAL STATEMENT

LIABILITIES TO THE PUBLIC.

Notes of the Bank in circulation	\$ 2,279,755 00
Deposits bearing interest	\$18,003,068 74
Deposits not bearing interest	3,361,115 72
Amount reserved for interest due depositors	69,307 04
	21,464,121 50
Deposits due to other Banks in Canada	50,262 96
Dividend No. 98, payable 1st December, 1905	119,940 28
Former Dividends unpaid	79 00
	120,019 28
	\$23,914,157 87

TO THE SHAREHOLDERS.

Capital stock (average for the year, \$2,317,190)	\$ 2,440,740 00
Reserve Fund	2,440,740 00
Amount reserved for Rebate of Interest on Current Bills	65,000 00
Discounted	25,410 98
Balance of Profits carried forward	4,971,890 83
	\$28,886,048 70

ASSETS

Gold and Silver Coin	\$ 470,922 42
Domestic Government Notes	2,150,714 00
Deposit with the Dominion Government as security for Note	125,000 00
Circulation	805,511 16
Notes and Cheques on other Banks	1,402,043 80
Notes and Cheques on other Banks in Canada and the United States	5,308 51
Balances due from Agents of the Bank in Great Britain, and Canadian and British Government, Municipal, Railway, and other Securities	3,672,942 67
Loans at Call, or Short Call, on negotiable Securities	10,792,005 57
Notes Discounted and Advances current	17,151,131 51
Notes Discounted, etc., overdue (estimated loss provided for)	54,351 39
Bank Premises, Office Furniture, Safes, etc.	776,034 83
Real Estate (other than Bank Premises), Mortgages, etc.	43,430 72
Other Assets not included under foregoing heads	88,435 18
	\$28,886,048 70

Bank of Hamilton, J. TURNBULL, General Manager.
Hamilton, Nov. 30th, 1905.

In moving the adoption of the Annual Report Hon. Mr. Gibson said: Gentlemen,—Your Board of Directors beg to express the pleasure they have in being able to present the report to the shareholders. During the whole history of the Bank, covering a period of 34 years, this year would have been the best and the most successful that we have ever enjoyed but for the unfortunate incident in connection with our East-end branch in this city. Had that not occurred our net earnings would have been 19.30 per cent. on our capital, and notwithstanding that we had to make provision for that loss, the net earnings of the year are 15.42. After deducting the loss of \$90,000 already referred to, our earnings for the year are considerably greater than the average for the past ten years. In the period from 1875 to 1885 the rate of earnings was 10.1; 1885 to 1895, 11.03; 1895 to 1905, 12.95. I invite the attention of the shareholders to the fact that every dollar earned by the Bank, except what has been carried to rest, has been paid to the shareholders, and that the misfortune of the past year in the East-end branch is likely to fall on the employees more heavily than upon the shareholders, for, as you know, though the Bank has had under consideration, and it is still its intention, to establish a pension system, such has not yet been begun.

During the year new agencies have been opened at Collage Street and Ossington Avenue, Toronto; Toronto Junction, Carberry, Kenton and Killarney, Man.; Battleford, Sask.; and at Fernie, B.C. While we have been somewhat conservative in opening new branches, we have been endeavoring to strengthen those where we already have agencies. It may be said that some of the places where we have opened branches are small in the matter of population, but it must be remembered that they are in growing centres, surrounded by rich country, and that the prospect for increased business in the future is very bright. The Directors have great faith in the country. I am very glad to notice that the Bank is popular with the investing public. Last year there were 645 shareholders on our books, and this year the number is 713, showing that the stock is going into the hands of investors.

At the same time we have made 63 new friends for the Bank. By the report I have just read you will see that it is proposed to increase the capital stock by \$500,000. During the last six months a quarter of a million dollars was taken up at a premium of 100 per cent. The same care will be exercised in issuing the new stock only as the business of the Bank requires it.

Now, in regard to the incident in the East-end. Much comment and criticism have been indulged in. I had been away from the country at the time, but I want to say for the members of the board that they acted like men in the best interests of the public and of the Bank. The board determined to give the public the result as soon as the result could be ascertained. Our inspection is as rigid as that of other banks. You can do something with the staff of the bank when the agent is honest, but when the agent is not honest, and adds forgery to his stealing, the Bank is largely at his mercy. You have to trust the people employed by you, and we have to depend on the fidelity of our agents, and while one man has proven false, the 399 other employees of the Bank have not, and we have confidence in them. You may say that the inspection is not rigid enough; I believe that you may have too much inspection. If you let an agent think that he is being spied upon he will probably sit and do nothing, and your business is bound to suffer. Now, in regard to quarterly dividends, I need not say much—they cannot come too often.

Mr. John Proctor seconded the motion, which was carried unanimously.

On motion of Mr. Samuel Barker, M.P., seconded by Mr. John A. Bruce, the following motion was unanimously carried.

"That the thanks of this meeting be given to the President and Directors for their services during the past half-year." Carried and replied to by Hon. Mr. Gibson.

Mr. W. A. Robinson moved, seconded by Dr. Russell:

"That the thanks of this meeting be given to the General Manager, Assistant General Manager, Inspectors, Agents, and other officers of the Bank for the efficient performance of their respective duties." Carried.

This was carried, and responded to by Mr. Turnbull.

Hon. Mr. Gibson moved the adoption of the by-law to increase the capital stock from \$2,500,000 to \$3,000,000. Mr. John Proctor seconded the resolution, and it was carried unanimously.

The Scrutineers reported the following gentlemen unanimously elected Directors for 1906: Hon. William Gibson, John Proctor, Hon. J. S. Hendrie, George Rutherford, Cyrus A. Birge, C. C. Dalton, and J. Turnbull.

At a subsequent meeting of the Directors Hon. William Gibson was re-elected President and Mr. J. Turnbull Vice-President.

