

The Toronto World

FOUNDED 1880.

A Morning Newspaper Published Every Day in the Year by The World Newspaper Company of Toronto, Limited, H. J. Maclean, Managing Director.

WORLD BUILDING, TORONTO, NO. 40 WEST RICHMOND STREET. Telephone Calls: MAIN 5205—Private Exchange connecting all departments. \$3.00

Will pay for The Daily World for one year, delivered in the City of Toronto, or by mail to any address in Canada, Great Britain or the United States. \$2.00

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THURSDAY MORNING MAY 29 1913

A SURVEY OF TORONTO.

A survey of the city has been proposed by some business men and others, representing commercial interests in the city, upon whom the burden of taxation falls with considerable weight. A survey usually conveys the idea of land measurement, but the survey suggested, and in practice in New York and other large cities, is a system of expert reporting upon, or taking stock of, the affairs of the city.

"A general survey," as one speaker remarked, "is the report of an expert as to how the efficiency of any particular city government may be increased." Such experts could only be employed at the instance of the city council, and with the full approval and co-operation of the heads of departments. The recommendations of such experts would, of course, have to commend themselves to the city council to be put in force. Information is the breath of life to civic reform, was a remark of Ald. Wickett at the luncheon yesterday, when the matter was discussed, and if only for the purpose of placing at the disposal of the aldermen and others interested in civic reform, reliable information about actual costs, the incidence of taxation, the control of expenditure, distribution of charges as figured in commercial institutions, and other radical phases of statistical intelligence, the adoption of the survey would be worth while.

Detroit has a deficit of \$7,000,000 as against Toronto's \$50,000,000, which in a year or two may have risen to \$65,000,000 or \$70,000,000. Yet no one in the city can say in brief why this difference exists, or why no one can explain it.

The World will welcome anything that will tend to produce a more intelligent, a more practical, a more businesslike, and, therefore, a more economical form of civic government.

MR. McNAUGHT AND THE TELEGRAM.

In its reply to Mr. McNaught's letter The Telegram has learned once more on the broken record of garbled quotation. As it publishes Mr. McNaught's letter in full, readers will all the more readily see the weakness of its reply, and the essential weakness of its position. The Telegram, indeed, neither was nor is concerned to discuss the purchase of the street railway on its merits, but merely took up that question as a means of discrediting Mayor Hocken. In order to do that Mr. McNaught was dragged in, and to play him the aid of Hon. Adam Beck was invoked, so that anyone reading only "The Telegram might imagine that all these gentlemen were at odds on the question; whereas they are all curiously doing their best to further the public interest in negotiations which The Telegram condemned before they began, and has persistently misrepresented since they were first mentioned.

The McNaught bill, which aroused the wrath of The Telegram, was a business man's bill, which eliminated much of the red tape dear to the Owens and McPhersons of the legislature. Hon. Adam Beck voted for that bill in committee, and the only chance made was to place the purchase of the Toronto Electric Light Co. under the provisions of the act of 1911.

The Telegram quibbles over the statement by Mr. McNaught that the bill was under the Hydro-Electric Commission, by quoting Mr. Beck to the effect that there was nothing about hydro-electric power in the bill. Power is one thing and a commission is quite another. Mr. Beck's real objection was on the question of power, which involved much larger issues than The Telegram seems disposed to discuss. To The Telegram the important thing is not the purchase of the street railway, the authority of the Hydro-Electric Commission, the public spirit of Mr. McNaught, or the leadership of Hon. Adam Beck, but the fate of the Two Tommies.

THE CANADIAN SITUATION.

Those who measure the expansion of the young nations of the 20th century by the standards current in the middle of last century are prone to prophesy disaster. They hark back to a time that was still large fettered by the traditions and sentiments of an even remoter age, when knowledge of other countries was imperfect, transportation in its infancy and communication slow and uncertain. If even now there may be many who regard Canada as a land of ice and snow, the home of the Indian, the trapper and the buffalo hunter, how many more were so convinced six years ago.

Comparisons between the ratio of



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Bright, sparkling and delicious O'Keefe's Special Extra Mild Ale will never make you bilious. Full Bodied, Properly Aged, Rich and Creamy and yet mild in stimulating properties and a little better than any other brand.

In ordering from your dealer do not simply say Extra Mild Ale, but O'KEEFE'S SPECIAL EXTRA MILD, and insist that nothing else is "just as good."

If your dealer will not supply you telephone us and we will see that you are supplied at once.

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Phones Main 758 and Main 4455

IMPERIAL BANK
HAD GOOD YEAR

Annual Report Is Best Issued For Some Considerable Time.

CROP OUTLOOK BRIGHT

President Wilkie Deals in a Comprehensive Manner With Bank Business.

The annual report of the Imperial Bank of Canada, as presented to the shareholders at the 33rd annual meeting yesterday, was one of the most comprehensive and satisfactory ever presented. The net profits of the bank, after making full provision for all bad and doubtful debts, for interest on unmatured bills under discount and for payment for all provincial and other taxes, amounted to \$1,125,571.61. This is at the rate of 17.23 per cent upon the average paid-up capital of the bank. By way of premium upon shareholders \$748,169, which with the balance of profit and loss carried forward from 1912, makes a total available surplus at the close of the year of \$2,336,228. During the year it was found that the business of the Imperial Bank had increased to such an extent that branches were opened at Aurora, Fort Frances, Sparta, St.

CREATING CAPITAL

Saving small sums creates capital. It is the only method by which the average man can become possessed of the ready money which will enable him to avail himself of the opportunities constantly presenting themselves in this "Canada's century."

No sum is too small to be deposited with us, and the three and one-half per cent, compound interest we add materially assists the increase of the capital. Put yourself in a position to grasp your opportunities.

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Established 1855.

The Bank Act.

Regarding the revision of the Bank Act by the Dominion Parliament, D. R. Wilkie, president, said: "The Bank Act is undergoing its periodical revision by parliament, several important changes have been made; additional powers of a minor character have been granted, restrictions have been introduced and safeguards have been provided by way of the establishment of a system of audit which will add to the strength and security of the chartered banks without interfering with legitimate sources of profit, nor with the best interests of the shareholders."

The profits for the year, based upon the average paid-up capital, represent 17.23 per cent thereon, but if calculated upon capital and surplus combined, represents 7.61 per cent, only. The year is the best the bank has had for some time. Total deposits at the end of April stood at \$57,026,187, as compared with \$55,106,589 on the same date last year. Circulation of the bank notes has increased by half a million dollars and would have gone still higher but for the restrictions placed thereon by the present Bank Act. Regarding loans and discounts, Mr. Wilkie stated that the bank had adopted a restrictive policy during the year, having in view the very unsatisfactory condition of the money market of the world, the unsettled condition of affairs in the United States and the tendency toward the Dominion towards undue and speculative expansion in real estate values. The revised Bank Act, he contends, is, on the whole, a good workable piece of legislation, and in many respects an improvement upon the present act.

Crop Prospects.

Detailed prospects of the 1913 crop, as given by Mr. Wilkie, led the shareholders to believe that they may look forward to a very satisfactory harvest. Referring to the shortage of labor, Mr. Wilkie draws attention to the fact that many farm laborers do not receive the comforts to which they have every right to lay claim. If farmers could hire help every reasonable amount of comfort the shortage of labor would no doubt be largely overcome. Altogether, Mr. Wilkie's report is most comprehensive and instructive, and indicative of the general prosperity of the entire Dominion.

EVANGELICAL ALLIANCE.

The annual meeting of the Evangelical Alliance will be held today in the Bible Training College, 110 College Street, at 8 p.m.

The Rt. Rev. Bishop Haskett of the Methodist Church in Great Britain and Ireland will give the address. The public is invited.

CHEESE MARKETS.

WOODSTOCK, May 28.—(Special.) Seven factories boarded 765 colored cheese on market here today. Bidding reached 12c, but no sales were made.

The Philosopher
of Folly

By Sherwood Hart

RETROSPECTION.

How pleasant and joyous a thing to know that the furnace is out! We merrily, merrily sing, we gleefully caper and shout. When chill winter changes have been made; additional powers of a minor character have been granted, restrictions have been introduced and safeguards have been provided by way of the establishment of a system of audit which will add to the strength and security of the chartered banks without interfering with legitimate sources of profit, nor with the best interests of the shareholders."

At Osgoode Hall

May 28, 1913.

ANNOUNCEMENTS.

Motions set down for single court for Thursday, 29th inst., at 11 a.m.:
1. Rumley v. Moore.
2. Re Green and Platt.
3. Stamper v. Ferguson.

Peremptory list for appellate division for Thursday, 29th inst., at 11 a.m.:
1. Badenach v. Ingils (to be continued).
2. Traders' Bank v. McCormick.
3. Bindon v. Gorman.
4. Dallontania v. Wilford.
5. Richtinger v. Employers' Liability.
6. Re West Nissouri.

Master's Chambers.

Before J. S. Cartwright, K.C., Master. Willmott v. Lee—J. H. Spence, for plaintiff, moved for order changing place of trial from Brantford to Toronto, and postponing trial until after vacation. O. H. King for defendant. Order made postponing trial subject if defendant so desires to its being transferred to non-jury sittings here and to go on peremptory list forthwith without further payment of fee. Costs in cause. Hamilton v. Young—Birnbaum (Watson & Co.), for defendant, ob-

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GATLIN TREATMENT

tained on consent order dismissing action without costs and vacating lien and its pendens.

Brazier v. McKissock—McCormick (Ogden & Co.), for defendant, obtained on consent order dismissing action without costs and vacating its pendens. McPherson v. McGuire (two actions)—Beatty (Kilmer & Co.), for defendant in each action, moved for orders staying action. W. Laddlaw, K.C., for plaintiff. Enlarged until June 4 next.

Columbia Graphophone Co. v. Real Estate Corporation—Birnbaum (Watson & Co.), for defendant, moved for order for particulars of statement of claim. J. D. Montgomery for plaintiff. Adjudged sine die by consent. Stay meantime.

Re Thurston (applicant) and Hanson and Boland (claimants)—E. W. Boyd, for applicant, moved for an order for particulars of statement of claim. J. D. Montgomery for plaintiff. Adjudged sine die by consent. Stay meantime.

Re Thurston (applicant) and Hanson and Boland (claimants)—E. W. Boyd, for applicant, moved for an order for particulars of statement of claim. J. D. Montgomery for plaintiff. Adjudged sine die by consent. Stay meantime.

Berlin Lion Brewing Co. v. Lawless W. H. Gregory, for plaintiff, moved for judgment under C.R. 603. H. J. Macdonald for defendant. Enlarged until June 6.

St. Clair v. Stahl—W. E. Raney, K.C., for plaintiff, moved for better affidavit on production. D. I. Grant for defendant. Adjudged at defendant's request until June 2.

Asbestos Manufacturing Co. v. Archer and Gerow—Asbestos Manufacturing Co. v. Gerow—W. E. Raney, K.C., for defendant Gerow, moved for order setting aside ex parte order of June 27, 1912, and judgment by default thereon. J. H. Spence, for plaintiff, opposed and moved in second action to set aside dismissal for default in giving security for costs, or to let first action proceed. Motion in second action abandoned and costs of same to be paid to defendant. First action to proceed. Costs in the case.

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