THE CANADIAN BIRKBECK INVESTMENT AND SAVINGS COMPANY

ANNUAL MEETING

The eleventh annual meeting of the shareholders of the Company was held at the company's offices, in the City of Toronto, on Wednesday, the 1st February 1905, the President, Mr. H. P. Dwight, in the chair. The report of te the directors and relative financial statements were submitted as follows:

REPORT OF THE DIRECTORS

The directors have pleasure in submitting herewith the eleventh annual statement, showing the results of the Company's operations for the year ending December 31st, 1904.

by \$171.152.03, and now amount to \$1,601,103.55.

The total income for the period amounted to \$127,167,48, exclusive of the

balance brought forward from last year.

From this sum have been paid in cash semi-annually, the usual dividends of six per cent to the holders of paid-up permanent shares, amounting to \$44,460.24. After providing for expenses of management, debenture interest and sundry fixed charges, transferring the sum of \$10,000 to Reserve Fund, and a further sum of \$7,000 to a Contingent Fund, there is available a balance of \$23.101.74 for distribution to the accumulative shares and to Sinking Fund From this sum have been paid in cash semi-annually, the usual dividends of six per cent, to the holders of paid-up permanent shares, amounting to \$41.450.24 After providing for expenses of management, debenture interesting and gundry fixed charges, transferring the sum of \$10,000 to Reserve Fund, and a further sum of \$70,000 to a Contingent Fund, there is available a balance of \$25.101.74 for distribution to the accumulative shares and to Sinking Fund of \$25.101.74 for distribution to the accumulative shares and to Sinking Fund of \$10.000 to Reserve Fund, and fund of \$10.000 to Reserve F

Toronto, January 31st, 1905.

Statement of Assets and Liabilities as at Thirty-first December, Nineteer Hundred and Four.

	No Likewick	47.5
Leans on First Mortgage\$1,425,328 19		4: 25
Loans on Company's Stock 9,742 56		
\$	1.435.070	75
Fully-Paid Stocks and Bonds	100,462	50
Real Estate	27,232	66
Office Furniture	1,453	00
Property (Acquired for Office purposes)\$35,000 00		* 6
Less Mortgages assumed at purchase 17,500 00		
The state of the s	17,500	00
Due on Permanent Stock	11,843	49
Sundry Debtors	2,945	97
Cash in Banks	4.595	18
WAS COME PROPERTY OF THE PROPE		
State of the state	1,601,103	55

	4 20
Permanent Stock (Subscribed \$1,365,000)\$886,816 60 Accumulating Stock	
A trace of the contract of the	\$1,084,174 85
Debentures	134,471 85
Sinking Fund on Loans	
Reserve Fund	
Contingent Fund	
Dividend due 1st January, 1905	22,604 58
Leans in course of Completion	
Sundry Creditors	
Profit and I are	

PROFIT AND LOSS ACCOUNT. 1ST JANUARY, 1904, TO 31ST DECEMBER, 1904.

CREATE STATE CREATE STATEMENT SPOTESTON

" Interest on Investments, Rentals, etc" " Premiums on Stock	123,017 48
AND THE RESERVE OF THE PARTY OF	\$128,823 15
To Haif-Yearly Dividends at the rate of 6 per cent. p num Debenture Interest Government Taxes Transferred to Reserve Fund Transferred to Contingent Fund	4.440 24 4.941 65 812 55 10,000 00

sions, Traveling Expenses, Directors' and Auditors' Fees, etc. 27.445 66

Profits apportioned ad interim 1,061 31

Balance for Distribution 34,163 05 Apportioned ad interim 1,061 31

\$128.823 15 F. W. G. FITZGERALD. Managing Director.

AUDITORS' CERTIFICATE.

We have examined in detail the books and accounts of the Company for the twelve months ended December 31st, 1904, and thereby certify them to be

The foregoing Financial Statement, showing Total Assets of \$1,601,103.55 and Income for the twelve months of \$127,167.48, is in accord with the Company's books, and correctly sets forth its affairs. The Securities of the Company have been examined and are in excellent

GEORGE D. PERRY Auditors. Toronto, January 31, 1905.

port was adopted.

The following were elected Directors for the ensuing year: Messrs. H.

Dwight (President G. N. W. Telegraph Company of Canada). Thomas Long (Director Merchants' Bank of Canada). S. H. Ewing (Vice-President Molsons Bank), Stapleton Caldecott, W. E. Wellington, F. W. G. Fitzgerald.

At a subsequent meeting of the board. Mr. H. P. Dwight was re-elected President and Messrs. Thomas Long and S. H. Ewing Vice-Presidents.

The following were elected Directors for the ensuing year: Messrs. H.

When Angus McGregor finished first in the boys race at the Ontal io speed skaturday, he was prochampionships last Saturday, he was p

Another Wim for Dawson.

Frederickton, N.B., Feb, 3.—Dawson City won their third consecutive game to highly defeating tropians, representatives of this city in the New Brunswich H. L., in a closely played game. Upon the minutes of the intermission Fairbairn scored, Wattiaking the puck down the lies. One minute later Kennedy scored on shot from side, while fore frojans, Played the best game, while for Trojans (D. For Dawson, McLennan and Hannan, Played the best game, while for Trojans (D. For Dawson, McLennan, centers, Pills of Mandrake and Butternut.

Trojans (D.—Goal, kyan; point, Hannan; cover, Young; rover, McLennan; center, Enrishm; wings Kennedy, Watt. Tojans (D.—Goal, kyan; point, Fabit; cover, Manager; rover, McLennan; center, Enrishm; wings Kennedy, Watt. Towns of the Company of the Statement of the Grand Trunk Pacific, and that the proposition was submitted to the prime minister.

"Does the hon, gentleman re-echo that statement?" asked the premier finally made himself hear of the government of the Grand Trunk Pacific, and that the proposition was submitted to the prime minister.

Those are the most common in the statement?" asked the premier free chots of the statement. The statement of the game of the statement of the government of the

The Thistles and the Granites play four rinks here and four in Hamilton to-day.

Baskstball.

There is a good deal of interest in the league game to be played at the Central Y.M.C.A. on Tassdar next, with the crack [Innilition quintet. Hamilton have been for the front ever since the game was first the front ever since the game was first played in Ontario, and are since the game was first the front ever since the game was first played in Ontario, and are since the game was first the front ever since the game with liarling and the following the first th

The driving section of the Toronto Hant will meet at the Guns. Queen's Park (weather permitting), to-day, at 3.30 n.m. for an lum's drive, finishing at "Chudleigh," the residence of the master, George Beardmore.

RUSSELL-BLAIR-GRAHAM

Alex Into the Fray.

at once a guarantee that everything about the instrument, in the minutest detail, is first-class, a fact that has established for the Gerhard Heintzman world wide and the pride of Canadians.

The unique experience of a Gerhard
Heintzman piano in the extreme west of

As a subsequent meeting of the board, at the form minest events. The present of the creates are consistent of the present of t

WHYYOUR BACK BOTHERS Pain Just Above the Hips, Brick Dust or Frequent Galls, Means Kidney Disease.

The Experience of Mrs. M. P. Kenney, well known in Souris, P. E. I.

"Last summer I became weak plete cure and made me well after many dectors had

The treatment of sick kidneys has been reduced to an exact science by Dr.

After the Puck.

The Thistics and the Granites play four finits here and four in Hamilton today.

Jarvis-street Baptist Church, defeated, Jarvis-street Baptist Church, Jarvis-street Bapt

"So far as the government was concerned the resignation came to us as a bolt from the blue."

and Ed. J. Freyseng.

Pleasing features were the presentation to the school of a beautifully en-

CHARGED WITH MURDER.

Montreal. Feb. 3.-An inmate of the Montreal jail named Arsene Taglon will be charged in the police court tomorrow with the murder of one Cadotte, whose body was found in the river last August. The two men quarrelled, hence the charge.

BLOODY RIOT AT LODZ.

Berlin, Feb. 4.-The Lokal Anzeiger's

KAY'S The Home of Artistic Goods KAY'S

New French Wall Papers

The opening of the spring season is already anticipated in the large and beautiful assortment of French wall papers that we have put into stock this week. This store of all others has obtained fame because of the artistic character of its wall papers, and especially its French wall papers. We have excelled ourselves this year in the variety and beauty of designs. It would seem a serious mistake for anyone contemplating the decorating of their home this spring, to attempt the work without having learned something of these beautiful goods now on ex-hibition.

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Forethought, not only for the family, but for one's own declining years as well.

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Policies admirably combine these two essential provisions, and they may be obtained on easy payments extended over a number of years. After three years they have a guaranteed value which is stuted in the policy. At the end of the period, or at purchaser's death, they become paid up, and 5 per cent. interest is then guaranteed annually for twenty years, when the full amount is payable in GOLD.

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W. B. TAYLOR, B.A., LL.B.,

Managing Director.

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Heavy Braught Horses, General Purpose Horses, Delivery Horses and Workers

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THE PARKDALE CHURCH SCHOOL 151 Dunn Avenue, Parkdale.
PRESIDENT: THE BISHOP OF TORONTA.
Special Departments—Kindergarten
Musical Kindergarten.
Re-opens September 18th, 1804.

Re-opens September 18th, 1904. For calendar apply to MISS MIDDLETON. Lady Principa **NIGHT SCHOOL**

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Mrs. Wells' Business College, Ocrner Torontc-Adelaide

Great School AND A GOOD ONE Business College.

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TORONTO CONSERVATORY OF MUSIC

DR. EDWARD FISHER, Musical Director SPRING TERM OPENED ON FEBY. THE 3rd.

SEND FOR CALENDAR

Conservatory School of Literature and Expression MRS. NICHOLSON CUTLER, Principal



ONTARIO LADIES' COLLEGE WHITEY, ONT.

ANNUAL CONVERS A ZIONE. Friday evening, Feb. 10th. A special train will leave the Union Stat on at 7.00 p. m. going direct to the Gollege grounds, returning will leave at 12 p. m. For railway tickets and tickets of admission apply to Mr. R. C. Hamilton, 43 Scott Street, or Mr. R. J. Score, 77 King St. West.

77 KING ST. EAST

CLEARING SALE OF FURS \$40,000 WORTH

AT AND BELOW COST

ALL NEW GOODS Made in our Factory and

Everything in furs at and below cost. Men's Fur-lined Coats \$40, \$50 and \$75

Raw furs wanted. Send for price list.

TOST—A SUIT CASE, BETWEEN IRO-quois Herel and Mekenz e-avenue, initials A.G.G. on case. Leave at Iroquois Hotel.

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BASTEDO'S

Caperines, were . \$7.50 and \$9, only \$4.50 Alaska Sable Ruffs, were \$16, only \$6.00 Alaska Sable Long Scarfs, were \$18, Blue and White Fox Ruffs, were \$18 only \$12.00
Isabella Sable and Red Fox Ruffs, were \$9, only \$6.00
Isabella Sable and Red Fox Ruffs, were \$5, only \$6.00
Persian Lamb. Jackets
Fositively the best values in the city.
All ska Seall Electric and Near Seal, Bokharan and Astrachan Jackets.

would do for the Sheppard Publishing Company was a verdict for \$187. The Sheppard Company sued the Press Pub-lishing Company, John A. Harkins and Horace S. Tibbs for \$10,000 dans ages for injuries to their business Plaintiffs claimed that defendants that ages for injuries to their business Plaintiffs claimed that defendants, thru