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EVERY FACILITY

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An interest account compounded monthly with.

ABSOLUTE SECURITY

YOUR SAVINGS SAFE

HEAD OFFICE: 100 KING STREET, TORONTO

CHRISTMAS DAY WAS QUIET

HOME AND ATTRACTIONS

Church Services, Theatres and Outdoor Recreation Supplemented Indoor Family Festivities.

Christmas has come and gone, and is now as far away as ever again. In Toronto the observance was quiet, so far as the streets and public places were concerned. In other years, the evening has had one or more Mayoralty campaigns, meetings to live things up, but even this chance of excitement was denied to those who take an interest in them.

The day was all that could be desired, except, of course, that sleeping would have aided many to further enjoyment. But there was skating, and the rinks, the Don River and even the bay had their crowds. The theatres did a good Christmas business. Christmas is essentially the day of the home, the day of family reunions, when little social parties and entertainments while away the hours, the elders subordinating their own inclinations and delights to satisfy and please the youngsters. Christmas is the day when papa's mind and heart, invades back to his own childhood days, perhaps they were spent on the farm; and he recalls the stockings hung in the big kitchen, the restless night, and then, in the morning, the scampers down stairs to see what Santa had brought, and the unalloyed delight that wreath when he found an orange, a few nuts and raisins, a half pound or so, of cheap candy, a pair of warm woolen gloves and neckerchief; also a Christmas card with its field of snow, two or three prim looking fir trees, a very original and imposing setting up, a thatched cottage and a purple cow or two being driven backwards, then he contrasts the wealth of delicacies and pleasures that have come down the chimney to his little ones. Verily, it was not like the days of old. And yet, Christmas was just as happy to him then, as it ever can be to his now.

The church services were well attended. The Metropolitan Church observed Christmas with a special musical service, the Christmas music from "Messiah" being finely rendered. J. Richardson sang the bass solos and the sopranos, Miss Grace Lillian Carver sang Newton's First Christmas Carol and Dr. Torrey presided at the organ. The choir also sang "Maker's anthem, 'Daughter of Zion.'" Rev. Dr. Torrey preached from I Kings viii, 27: "Will I indeed dwell on the earth?" This question of Solomon at the dedication of the temple indicates surprise at the contemplation of such a possibility, so that the King for very joy doubted the assurance. The tendency among men was to belittle the things of earth, and to believe in any literal way that not a feather falls to the ground that is not taken account of might also not be held by some as evidence of a spiritual world. This relation of the spiritual world to the material is differently viewed by the ascetic who believes the body to be a burden, by the Christian Scientist, and by men with a wrong perception of the natural and supernatural. The distinction is artificial, and nothing is real or secular. There is no such thing as a secular calling. Every man is called to lead a sacred life, a consecrated life. "Both the unseen and the seen make the house wherein we dwell."

Holiday Aftermath.

The arrangements for treating the inmates of the homes of refuge and places of confinement were not allowed to miscarry and joy and merriment of a rather restrained measure, to be sure—replaced the ordinary monotony. In many cases the holiday was as certain government and civic officials, extends over to-day as well. The stormy weather of Thursday night seemed to increase the desire for intoxicants, and the police lost in a large number of men who were celebrating the holiday eve not wisely but too well. Most of them were let go after sobering up from the effects of their rough or rage cure.

GOLDEN RULE TRUST.

Mayor Jones Sets Aside Stock in His Business for His Employees.

Toledo, Ohio, Dec. 25.—Mayor Samuel M. Jones today announced to the workmen that 100 shares of stock in the E. M. Jones Company, par value \$100 each, have been set aside to create a "golden rule trust," to be administered by a board of seven employees of the factory. The dividends on this stock are to be used to "perpetuate the golden rule idea" and to make the company an "educational as well as a manufacturing business."

If the trust proves successful, the stock, instead of the dividends, will be turned over to the trustees for the employees, and an opportunity given to men in all departments to acquire more stock.

"In time," said Mayor Jones to-day, "I have no doubt the entire ownership of the property will pass into the hands of the men who do the work, and all included, where, it is plain to be seen, it properly belongs."

PERSONAL MENTION

John Greer, the well-known solicitor, is now located in commodious offices at 25 Toronto street, under the firm name of Smith, Lee & John Greer.

Word came on Christmas morning to Ed. Ford, former of the Toronto Works, of the sudden death of his brother, John Ford, Christian, Ont.

Harry Johnson, formerly of Huron street, is in the city for a few days, having been held in custody by the Toronto Constabulary. He is a very well known member of the local hockey players.

Rev. Dr. Stevenson of Toronto will speak in the Pickering Methodist Church to-morrow evening on the subject of "The Incentive Movement," and Mrs. (Dr.) Stevenson will address the Sabbath school in the afternoon.

W. A. Mace, manager of the Blechnam Co. of Quebec, who is well-known in Toronto, was presented with an address, an easy chair and a silver cigar case by the employees of the works, as a Christmas token of appreciation.

The 5:20 p.m. train, daily, via C. P. R. York, and dining car Toronto to Buffalo, arriving New York 7:30 next morning. Call at 49 1/2 Yonge street, or phone Main 4301 for particulars.

DEBENTURES

CANADIAN BONDS BOUGHT AND SOLD

CORRESPONDENCE INVITED FROM CORPORATIONS, TRUSTEES AND OTHER CONSERVATIVE INVESTORS

Domestic Securities

Office at 110 King Street E., Toronto

MILL SITE SELECTED.

White Bear Company Seeks Ground for Its Plant to Build Tramway and Siding.

The White Bear Mining Company is taking active steps to secure a suitable site for the construction of its proposed 100-ton concentrator on the former site of the old mill, situated on the east side of the city, near the intersection of the old and new main roads, south of the new station, south of the old mill, and just east of the eastern limit of the White Bear subdivision. The company is seeking the assistance of the Corporation of the City of Toronto, so far as is possible, in its acquisition of the site, and in its construction of a mill on the site.

The mill site selected by the White Bear Company is east, and slightly south of the new station, south of the old mill, and just east of the eastern limit of the White Bear subdivision. The company is seeking the assistance of the Corporation of the City of Toronto, so far as is possible, in its acquisition of the site, and in its construction of a mill on the site.

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Cures Rheumatism!

The Great South American Rheumatism Cure

Relief felt at the first application. A bottle of it saves many a dollar. It cures all forms of rheumatism, sciatica, neuralgia, and all other forms of nerve pain.

James A. Anderson, of Calgary, Alberta, writes: "Rheumatism crippled me. I remained in the hospital for several weeks and was treated by the best physicians without any improvement. I procured a bottle of the Great South American Rheumatism Cure, and after using it for a few days, I was able to get up and about. I have been working every day since, and I have been working every day since."

The Great South American Rheumatism Cure is sold by all druggists and chemists. It is a sure cure for all forms of rheumatism, sciatica, neuralgia, and all other forms of nerve pain.

HUTCHINSON'S REMARKABLE TRIP UNPARALLELED ON GREAT LAKES

From Duluth to Buffalo With Big Hole in Outer Bottom, Thru Blizzard and Ice.

The trip of that bruised and battered warrior of the great lakes, the propeller J. T. Hutchinson, which was ended at Buffalo on last night, has been a remarkable one in the history of the lake. It is considered a daring feat to bring a sound steamer thru after the close of navigation, with bad weather and heavy ice in prospect. The Hutchinson has at least one big jagged hole in her outer bottom, and it is thought an examination will show her badly dented and punctured from bow to stern. She had a breach as big as a foot of water in her forepeak at times. A steam pump had to be kept going nearly all the time to keep her amidship hold free from water. Yet old Capt. Davis in Buffalo said, and it was in a modest matter-of-fact tone: "The boat's all right. There's been altogether too much blizzard over this thing. I could sail her now, but I don't want to. The boat's 10 to 15 years old, and during our 20 years on board the steamer he was up and down 20 times a week."

The successful attempt to get the big steel propeller of the rocks and bring her to her destination, instead of leaving her to the mercy of the elements, is a feat of the Hutchinson. The vessel is 640 feet long, 48 feet wide, and has a draft of 18 feet of water. She is worth \$225,000. She is insured for that amount.

There were 187,000 bushels of flaxseed in her hold when she left Duluth. It was insured for \$200,000, making a total insurance of \$425,000. The 187,000 bushels of the cargo had to be thrown into the water. About 100,000 bushels of the cargo had to be thrown into the water. The cost of putting the propeller in shape, will be about \$100,000. That leaves a balance of about \$325,000 that the underwriters would have had to pay, had the vessel foundered.

Story of the Run.

The Hutchinson left Duluth on the morning of Nov. 23, for Buffalo, with a cargo of 187,000 bushels of flaxseed. With Capt. Smith of Buffalo on board, she went along the south shore of Lake Superior. The run was a binding snowstorm. The captain was still on duty trying to pick his way thru the ice. At 10 o'clock the big vessel suddenly bounced up several feet and then settled down on a rock. She was struck by a wave from 12 miles an hour when she struck the object. The engines were stopped and then backed up in an effort to get her off the rock. The vessel was struck on the northwest side of the peninsula that sits out into the open water of Portage Lake Canal, which crosses the peninsula. The boat was about one mile from the shore when she struck. The vessel was struck on the northwest side of the peninsula that sits out into the open water of Portage Lake Canal, which crosses the peninsula. The boat was about one mile from the shore when she struck.

Signals for help were given. A bundle of rags the size of a man was soaked in kerosene, hoisted to the masthead and ignited. It made a big blaze and could have been seen 20 miles away. The vessel was struck on the northwest side of the peninsula that sits out into the open water of Portage Lake Canal, which crosses the peninsula. The boat was about one mile from the shore when she struck.

The life-saving crew and a big yawl boat arrived last afternoon, in low water. The Hutchinson's crew in case of imminent danger. When a squall came up the night before last, the captain became frightened and demanded that they be taken ashore, so Captain Smith came up the night before last. Before leaving the vessel, the captain had an anchor thrown out at either end so as to hold her in case the storm should hit her off the rocks. The crew and the Hutchinson's crew to work jettisoning the cargo.

COLOMBIAN FORCES DISBANDING.

No Indications Visible of Attack on Panama.

Washington, Dec. 25.—United States Consul-General Gudgeon at Panama, has transmitted to the American State Department a report from the American Consul at Call, Department of Cauca, stating the Colombian volunteer forces in that section are disbanding and there are no indications of an attack upon Panama. From Cartagena comes information of a similar character.

WARSHIPS READY.

San Francisco, Dec. 25.—Orders have been received from Washington by local United States transport officials to get the troopships Sherman and Detroit in readiness for service immediately. The transport officials maintain secrecy as to the orders received, and refuse to divulge the intended destination of the vessels. It is generally believed, however, that it is the intention to send the troops in readiness for any movement toward Panama.

BROODED OVER POVERTY.

Unable to Buy Gifts, Farmer, Kills His Three Children.

Hudson, N.Y., Dec. 25.—Brooding over his inability to purchase suitable Christmas gifts for his three motherless children, Joseph Phillips, a Holbrookville farmer, last night murdered the children and then hanged himself. Phillips had complained lately of his poverty, and it is believed his mind became unbalanced. With an axe in hand, Phillips entered his house Christmas Eve and crushed the skulls of Tojo, aged 15; Frank, aged 11, and Carrie, aged 10. Mrs. Phillips died last summer.

Subjected to the severest test, Granddaddy Cigars have proved themselves the best in the world.

Subjected to the severest test, Granddaddy Cigars have proved themselves the best in the world. The cigars are made of the finest tobacco and are guaranteed to give you the most enjoyment and satisfaction.

DIVIDED NOTICES.

Imperial Loan and Investment Company of Canada.

Notice is hereby given that a dividend of 5 per cent per annum on the paid-up capital stock of this company is payable on the 31st day of December, 1903, at the office of the company, 100 York Street, Toronto.

UNION BANK OF CANADA

24 Branches in Province of Ontario, 3 Branches in Province Quebec, 85 Branches in Province Manitoba and Saskatchewan.

General Banking business transacted. Interest allowed on Savings Bank and other deposits.

McINTYRE & MARSHALL

Members (New York Cotton Exchange, New Orleans Cotton Exchange, Liverpool Cotton Association).

GIVE SPECIAL ATTENTION TO ORDERS FOR

THE COLONIAL INVESTMENT & LOAN COMPANY.

Half-Yearly Dividend.

Notice is hereby given that a Dividend of 2 per cent on the preferred shares of this company is payable on the 31st day of December, 1903, at the office of the company, 100 York Street, Toronto.

NOVA SCOTIA STEEL & COAL CO., Limited

Dividend Notice.

Notice is hereby given that a dividend of 2 per cent on the preferred shares of this company is payable on the 31st day of December, 1903, at the office of the company, 100 York Street, Toronto.

WHALEY & McDONALD, LIVE STOCK SALESMEN.

Shipments of Cattle, Sheep and Hogs from the Dominion of Ontario, and all other live stock, to be consigned to the undersigned, at their office, 100 York Street, Toronto.

THE HARRIS ABAITOR COMPANY, Limited

Wholesale Dealers in City Dressed Beef, Sheep and Hogs. Orders Solicited.

GEO. PUDDY

Wholesale Dealer in Dressed Hogs, Beef, etc.

SALT

For Immediate Delivery. Barrels and Sacks.

THE SARNIA SALT CO.

SARNIA, ONT.

The Royal Bank of Canada

INCORPORATED 1869

Savings Bank Department

Capital and Reserves \$5,938,885

Total Assets \$24,400,000

General Business Transacted

Drafts and Letters of Credit Issued

Correspondence solicited

Building Lots For Sale

An opportunity for builders. Money advanced to build on easy terms. For full particulars apply to

A. M. CAMPBELL,

12 RICHMOND STREET EAST, Telephone Main 2581.

Oil-Smelter-Mines-Timber

DOUGLAS, LACEY & CO.,

Operating 28 companies, several of which are paying 12 1/2% and over on the investment.

BANK OF HAMILTON

Toronto Branch, 34 Yonge St. (Opposite Board of Trade).

Capital \$3,000,000

Reserve 1,000,000

Total Assets \$2,500,000

UNION BANK OF CANADA

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SALT

For Immediate Delivery. Barrels and Sacks.

THE SARNIA SALT CO.

SARNIA, ONT.

MEMBERS TORONTO STOCK EXCHANGE

OSLER & HAMMOND

Stock Brokers and Financial Agents

12 King St. West, Toronto.

EMILIUS JARVIS & CO.

Member Toronto Stock Exchange.

G. A. CASE

Member Toronto Stock Exchange.

STOCKS AND REAL ESTATE

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COMMISSION ORDERS

Executed on Exchanges of Toronto, Montreal and New York

C.C. BAINES

First-class Municipal Government Bonds.

H. O'HARA & CO.

30 Toronto Street, Toronto. 346

BUCHANAN & JONES,

Insurance and Financial Agents.

FERGUSON & BLAIKIE

Stocks and Bonds

THOMPSON & HERON,

Stocks, Grain, Cotton

LORSCH & CO.

Stocks, Bonds, Grain, Real Estate, Mining Stocks.

PARKER & CO.,

Stock and Share Dealers

COE COMMISSION COMPANY

Stocks and Bonds

HENRY BARBER & CO.

Commissioners for all the Provinces.

WM. A. LEE & SON

Real Estate, Insurance and Financial Agents

STOCK AND GRAIN BROKERS

Private Wire to New York and Chicago.

MONEY TO LOAN.

GENERAL AGENTS

Western Fire and Marine, Manchester Fire National Fire Assurance Companies, Canada Fire and Marine, Victoria Fire and Marine, etc.

W. A. LEE & SON

100 Queen Street West

Telephone Main 692 and 697

Established 1864.