

THE METROPOLITAN BANK

The First Annual Meeting of the Shareholders of the Metropolitan Bank was held at the Bank's Head Office in Toronto, on Tuesday, 27th January, 1903, at eleven o'clock a.m.

The President, Mr. A. E. Ames, having taken the chair, Mr. F. W. Baillie, General Manager, was requested to act as Secretary to the meeting.

After reading the notice convening the meeting, the Secretary read the following general statement:

General Statement

For the Six weeks ending 31st December, 1902

ASSETS	
Specie and Dominion Notes	\$242,546 89
Deposit with Dominion Government	5,000 00
Notes of and Cheques on other Banks	162,943 51
Balance due by other Banks	
In Canada	\$14,745 53
In Foreign Countries	85,720 60
	97,466 13
	\$ 507,956 53
Loans—Demand and time, against collateral security of Stocks and Bonds	1,253,478 00
Loans—Current in Canada, less rebate on unmatured bills	459,393 08
Bank Premises	4,919 60
	\$2,225,747 21
LIABILITIES	
Capital Stock, paid up	\$1,000,000 00
Reserve Fund	1,000,000 00
Undivided Profits	1,696 66
	\$2,001,696 66
Deposits—Time	\$ 74,611 95
Deposits—Demand	111,108 60
Notes in Circulation	38,330 00
	224,050 55
	\$2,225,747 21

On moving the adoption of the Report, which was seconded by the Vice-President, Rev. R. H. Warden, D.D., the President, Mr. A. E. Ames, said:

The Directors considered it advisable to summon a meeting of shareholders in order that the business of the bank for the broken period from commencement on November 17th, 1902, until the end of the year should be reported. This course has admitted of the closing out of all organization and initial items, enabling the bank to start a clear year's business with full capital and reserve at the beginning of the calendar year.

As appears from the Statement which the General Manager has read, the Capital Stock was fully paid-up before the end of December last, the final call having been due on December 15th, and the bank started the new year with \$1,000,000 of capital, and the full \$1,000,000 of Reserve, after having charged off all expenses, both legal and otherwise, in connection with organization, flotation of Capital Stock, management, etc., carrying forward a credit balance in Profit and Loss account of \$1,696.66.

The funds of the bank came in with considerable rapidity, as you know. The issue of \$1,000,000 capital at \$200 per share of \$100, payable in four monthly instalments of \$500,000 each, involved a total payment within a very short time of the large sum of \$2,000,000. Fortunately, the bank was able to employ a considerable proportion of this at remunerative rates in call loans against collateral of approved marketable Bonds and Stocks. Commercial accounts are being opened in good number, and these will soon employ an important percentage of the bank's resources. There is not a dollar of the present Assets of the bank which the Directors have the slightest anxiety.

Offices of the bank have been established as follows:—
7 and 9 King Street East, Toronto,
Town of East Toronto,
Dundas and Arthur Streets, Toronto,
Milton.

Branches of the bank have also been arranged for and will be opened shortly in the following locations:—
Corner College and Bathurst Streets, Toronto,
Corner McGill and Queen Streets, Toronto,
Petrolia,
Montreal.

Very shortly after the last meeting of shareholders, Mr. F. W. Baillie was appointed General Manager, and Mr. W. D. Ross took up his duties as Assistant General Manager at the first of the year. These gentlemen have been assiduous in their attention to the bank's affairs and are keenly interested in its development. Both have entered your service on a comparatively low basis of remuneration, having been quite prepared to risk their future in that respect upon the progress of the institution. The shareholders are, I think, to be congratulated upon the progress which has already been made. Mr. Baillie and Mr. Ross have succeeded in gathering around them the nucleus of what it is hoped will become a well organized, loyal staff. The Directors have much pleasure in testifying to the satisfactory discharge of their duties by the respective members of the staff, which now number twenty-four. None of them has been fearful as to whether the special requirements of organization have made too great demands upon his time. The Directors feel how important it is that there shall be a feeling of friendliness and respect throughout the whole staff, and are anxious that every member of it will feel that a proportion of the responsibility for the bank's future depends upon him and that he will receive his share of the credit for its success.

Practically each day has emphasized the importance of the field which is opening out for the bank, and the Directors feel that, under the able conduct of business by the General Manager and Assistant General Manager, both trained business men, the stockholders may feel satisfied that the bank will get its share of prosperity as the country may experience.

At the previous meeting, it was suggested that a by-law might be proposed at this meeting providing for the election of two additional Directors from outside cities. The Board are not yet prepared, however, to offer such a by-law. It is felt that this should be taken up very deliberately, and so much attention has been given to the opening of branches and securing of a competent staff that it will probably be necessary to call a special meeting of the shareholders to deal with this particular matter.

Plans are being perfected for a new building on the south east corner of King and Jarvis Streets, Toronto, for the Head Office and main Toronto Branch of the Bank. These have not been finally approved, but, generally speaking, the policy of the Directors is to put up a building about five stories high, having a frontage on King Street of forty-seven feet three inches, and running back on Jarvis Street about one hundred and eleven feet to the red brick building formerly owned by The Bristol & West of England Mortgage Company. It is proposed to make the new building fire-proof and provide such foundations and walls as will admit of the addition of, say, five more stories when the Directors feel that the volume of the Bank's business and the prospects of revenue from the addition will warrant the expenditure. The plan of the ground floor will be prepared so that the main office of the Bank will fit in with an extension of the proposed new building to Melinda Street, whenever that shall become necessary. It may be added that the designs now being prepared include elevations both for a building complete in itself of about five stories, and for the same building if and when extended to a height of, say, ten stories.

Anticipating any question which may be asked in that respect, I may add that the Directors will, early in the month of June next, take up consideration of the date of payment of the first dividend upon the shares of the Bank.

The following gentlemen were elected Directors for the ensuing year:—

A. E. AMES, President.
R. H. WARREN, D.D., Vice-President.
CHESTER D. MASSEY, S. J. MOORE,
THOS. BRADSHAW, F.I.A.

Ad Canada's Fault.
London, Jan. 28.—The papers publish a lengthy statement from Lord Strathcona, the Canadian High Commissioner, in defence of the Canadian preferential tariff, which concludes by saying that if the British Government has not fully availed itself of the benefits of this preference it is not the fault of the Canadian policy.

Killed by a Train.
Windsor, Jan. 28.—Thomas Porter, a Canadian Northern brakeman, was so severely injured at Nepean today that he died at noon.

Marconi Going to Montreal.
New York, Jan. 28.—William Marconi will go to Montreal today to attend a Board of Trade banquet, and will return in time to sail for Europe on the Etruria next Saturday.

121 Hours, Toronto to New York.
Leave by the C.P.R. 9.45 a.m. arrive New York via New York Central 10 p.m. The only day train. Ticket office 634 Yonge-st.

Met and Adjourned.
Dresden, Jan. 28.—The special court assembled to try the suit for divorce brought by the Crown Prince of Saxony against his wife, met secretly today and adjourned until Feb. 11.

York County and Suburbs

County Council Will Ask for Amendments to the Good Roads Act.

WANTS TO SHARE IN THE GRANTS.

Uniform System of Roads Wanted—Will Inspect New Cars of the Metropolitan.

The "Good Roads Movement" was debated at considerable length by members of the York County Council at their session yesterday. The question arose out of a petition from the County of Victoria, requesting the legislature to make several amendments to the Act of 1901, for the improvement of highways.

The changes suggested are: (1) That the provision for apportionment of the fund, according to acreage, be repealed, and that counties should expend the money in which they are entitled to serve the interests of the county. (2) That towns and villages not separated from the county by a legislative restriction be placed upon a County Council as to any negotiations with local municipalities, or the method of raising the amount to be provided by the county. (4) That a certificate from an engineer should entitle the county to the legislative grant.

The whole Council appeared to favor the idea of participating in the legislative grant. At a meeting held with representatives of the minor municipalities, a certain jealousy appeared to exist as to the expenditure of the money. The township representatives thought they should be the expending bodies, whilst the County Councilors argued that, if a system of county roads was to be inaugurated, the County Council must have control of the system. Owing to the differences of opinion, no action was taken at that time. Yesterday the members of the County Council threw out several suggestions, which, when the law is amended, will probably ensure the County Council taking advantage of the grant.

The act provides that the mileage must be in proportion to the acreage of the local municipality, and that the township, with an equalized assessment of over \$100 an acre, and a population of more than 1000, should be assessed at \$30 per acre. As the roads converging into the city pass through the Townships of York, Scarborough and Eglinton, and there is more traffic on the leading roads in these townships than in other parts of the county, it is felt that the County Council will have to expend in those townships more than in distant parts of the county, where traffic is not so heavy. The County Council, which are more highly assessed than those in the north, York is equalized at \$30, and Scarborough at \$52, while East Gwillimbury is assessed at \$24, and North Gwillimbury at \$20. The County Council will ask the legislature to so amend the act that the municipality will be entitled to mileage according to the value of the assessment; then each municipality will pay what it gets.

A uniform system of roads is what is urged by the Council, and when the matter is taken up again, certain roads will, no doubt, be designated as county roads, and if objection is raised by the minor municipalities, the by-law making the roads county roads will be submitted to the electorate of the county at the next municipal election. To defeat the County Council will have to object.

The invitation to inspect the new cars of the Metropolitan on Friday was accepted by a large number of the Council.

Hill moved for the relief of York Township and such other municipalities as may be affected by the full operations of Sec. 88 of the Assessment Act. By this section, each municipality must furnish the County Clerk with a duplicate copy of its assessment roll. Mr. Hill pointed out that the County Council will have to pay for this.

THEORIES ABOUT CATARRH.

Peccoliar Ideas Regarding a Common Disease.

Mark Twain's cure for a cold in the head was simple, but he claims very effective results. He took nothing for twenty-four hours, or presumably until the trouble had disappeared.

Although not able to speak from personal experience as to the effectiveness of this treatment, it is certainly an interesting one, and it occurs to us that the application of it to a case of nasal catarrh might be attended with success.

Catarrh, as everyone knows, is a chronic cold in the head, and Mr. Twain's treatment is a very simple one.

It is a very common cause of the trouble, and it is interesting to note that in the cause, and modern medical science has produced a remedy that is a very simple one.

Hydrastin is a new remedy, very effective in some forms of catarrh. It is a very simple one, and it is interesting to note that in the cause, and modern medical science has produced a remedy that is a very simple one.

Within a year an enterprising chemist has combined all of these remedies in tablet form, palatable and convenient, and the superiority of this tablet over other catarrh remedies is so apparent that it is being widely distributed.

They are called Stuart's Catarrh Tablets, and it is doubtful if any medicine has achieved a national popularity in so short a time as these tablets.

Stuart's Catarrh Tablets are used by thousands of traveling men because they can be carried in the pocket and used any time and in any quantity, being free from cocaine, opiate or any poisonous drug.

They clear the head and throat from the disgusting secretions of catarrh, and are effective in a few hours' time.

For nasal catarrh they are far superior to any wash, lotion or ointment, the use of which is often as inconvenient as the disease itself.

For coughs, colds, bronchial catarrh and catarrh of the stomach, these tablets give immediate relief and a permanent cure, where lotions, douches and inhalers make no impression whatever.

This preparation is a boon to catarrh sufferers, and any druggist will tell you that Stuart's Catarrh Tablets is a remedy that has come to stay.

Police Court Record.
In the Police Court yesterday, Joseph Radnor and William McKay, boys, pleaded guilty to a charge of larceny, and were each fined \$1 and costs or 30 days.

The four boys on the night of Jan. 20 took a horse and rig from the stable of Mr. J. H. Hurdman, 140 Yonge street, and after a long drive about town returned to the stable of Mr. Hurdman, where they were taken into custody.

Between the houses are thin, and the parties used to sit there, disputing their claims and plaiting. The woman claimed that Martin had threatened to kill her. The girl claimed that she was a victim of a plot to ruin her.

Lever's V-Z (Vine Head) Disinfectant Soap Powder dusted in the bath soaks the water at the same time that it disinfects.

Augusta Holmes Dead.
Paris, Jan. 28.—Augusta Holmes, pianist, and composer of numerous symphonies, including "Hesperia and Lander," is dead.

FIRE CHIEF ON HIS METTLE

Says That a Fireman's Union Would Have a Serious Effect on Discipline.

AGAINST THE CITY'S INTERESTS.

Matter Was Before the Fire and Light Committee and the Chief Was Emphatic.

There is not the slightest shadow of a doubt left as to where Fire Chief Thompson stands in regard to the new Firemen's Union. The chief came down with both feet very strongly against it at a meeting of the Fire and Light Committee yesterday afternoon, and he deplored the position in which such a union placed the city. His contention was that he had favored unionism in trades, but in the civic service it was a menace to discipline, and particularly in such an institution as the fire brigade it was something which should never be allowed.

The matter was broached when J. H. Huddelstone and D. W. Kennedy, representing the Trades and Labor Council, asked to be heard in regard to the Firemen's Union. Their contention in brief was that there should be no opposition to the union being formed by the firemen.

Chief Thompson opposed it tooth and nail. He said that discipline would be lost, and that a lack of confidence in the brigade would result if the firemen were under the jurisdiction of a trades and labor body. He said he had called at every station and explained to the men that he thought they should not join the union, but some of them had done so. He said that he thought it would injure the department.

Chief Thompson said that in cases of strikes, and there was a fire in the establishment where the strike occurred, no matter how hard the firemen worked to subdue it, the people would sympathize with the strikers, and that therefore no sufficient effort had been made to put out the fire.

Ald. Spence's Query.
Ald. Spence: "There are many Orangemen in the brigade. Would the Orangemen work at their best to put out a fire in a Roman Catholic church?"

Chief Thompson controlled the brigade, the Roman Catholic citizens would have a right to kick," replied the chief. "If the firemen were under the jurisdiction of a trades and labor body, they would not be so efficient, and the city would be at a loss to put out a fire."

A number of questions were fired at the Chief, but he proved his ability to answer them. The Mayor asked him if the organization of labor had affected discipline in the fire brigade, and the chief replied that it was not a fact.

It was for the general service of the city and the people that the firemen were organized, and the chief said that he would not be a party to any union which would be a menace to the city's interests.

"Wouldn't they do their duty at a fire, no matter what organization they belonged to?" queried Ald. Lynd.

"I think they would," replied the chief. "I have seen them at a fire, and they have done their duty, and I have seen them at a fire, and they have done their duty."

The chief said that he had taken three weeks to bring about the present state of discipline, and the formation of a union was undoing the good which had been done.

He said that he was not a party to any union which would be a menace to the city's interests, and he said that he would not be a party to any union which would be a menace to the city's interests.

"What have you seen about it so far?" asked Ald. Spence.

"I have taken no action except to tell the men that they were not to join the union, and if they continued it might be necessary for me to take steps to remove them from the brigade," replied the chief.

Anticipating Trouble.
"Have you any reason so far to take such a step as you mention?" asked Ald. Lynd.

"I have seen them at a fire, and they have done their duty, and I have seen them at a fire, and they have done their duty," replied the chief.

Ald. Spence thought the whole responsibility should rest with the Chief, but that it would be just as well for the committee to receive a detailed report of the situation from the Chief at a special meeting.

Firemen Might Strike.
Chief Thompson asked where the city stood in regard to the new Firemen's Union.

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ESTATE NOTICES.

IN THE SURROGATE COURT OF THE County of York—In the matter of the estate of Ann Chesley, late of the City of Toronto, in the County of York, widow, deceased.

Notice is hereby given, pursuant to R. S. C. 1897, Chapter 129, Section 38, and amending acts, that all persons having claims against the estate of the said Ann Chesley, who died on or about the 28th day of March, 1902, are required to send by post, prepaid, or to deliver, to the undersigned, Solicitors for the Executors, their names and addresses and descriptions, and the nature of the claims, and the nature of the security if any held by them, duly certified, and that after the said day the Executors will proceed to distribute the assets of the deceased among the parties entitled thereto, having regard only to the claims of which they shall then have notice.

Dated at Toronto, this 10th day of January, 1903.

HACKAY & SAMPSON,
Solicitors for the Executors.

would be in the event of a strike of firemen. Some men might be penalized for a breach of discipline and his brothers of the union might be dissatisfied. This might lead to serious trouble.

A special meeting of the committee will be held at the call of the chairman for a meeting of the committee, and the committee will be held at the call of the chairman for a meeting of the committee, and the committee will be held at the call of the chairman for a meeting of the committee.

Recommend Higher Wages.
The Chief recommended that the present grading of the fire department be changed. There are now six different grades, and he thinks four would be sufficient.

He also recommended that the salaries be so arranged that instead of the present scale—first year \$420, second year \$425, third year \$430, fourth year \$435, fifth year \$440, sixth year \$445, seventh year \$450, eighth year \$455, ninth year \$460, tenth year \$465, eleventh year \$470, twelfth year \$475, thirteenth year \$480, fourteenth year \$485, fifteenth year \$490, sixteenth year \$495, seventeenth year \$500, eighteenth year \$505, nineteenth year \$510, twentieth year \$515, twenty-first year \$520, twenty-second year \$525, twenty-third year \$530, twenty-fourth year \$535, twenty-fifth year \$540, twenty-sixth year \$545, twenty-seventh year \$550, twenty-eighth year \$555, twenty-ninth year \$560, thirtieth year \$565, thirty-first year \$570, thirty-second year \$575, thirty-third year \$580, thirty-fourth year \$585, thirty-fifth year \$590, thirty-sixth year \$595, thirty-seventh year \$600, thirty-eighth year \$605, thirty-ninth year \$610, fortieth year \$615, forty-first year \$620, forty-second year \$625, forty-third year \$630, forty-fourth year \$635, forty-fifth year \$640, forty-sixth year \$645, forty-seventh year \$650, forty-eighth year \$655, forty-ninth year \$660, fiftieth year \$665, fifty-first year \$670, fifty-second year \$675, fifty-third year \$680, fifty-fourth year \$685, fifty-fifth year \$690, fifty-sixth year \$695, fifty-seventh year \$700, fifty-eighth year \$705, fifty-ninth year \$710, sixtieth year \$715, sixty-first year \$720, sixty-second year \$725, sixty-third year \$730, sixty-fourth year \$735, sixty-fifth year \$740, sixty-sixth year \$745, sixty-seventh year \$750, sixty-eighth year \$755, sixty-ninth year \$760, seventieth year \$765, seventy-first year \$770, seventy-second year \$775, seventy-third year \$780, seventy-fourth year \$785, seventy-fifth year \$790, seventy-sixth year \$795, seventy-seventh year \$800, seventy-eighth year \$805, seventy-ninth year \$810, eightieth year \$815, eighty-first year \$820, eighty-second year \$825, eighty-third year \$830, eighty-fourth year \$835, eighty-fifth year \$840, eighty-sixth year \$845, eighty-seventh year \$850, eighty-eighth year \$855, eighty-ninth year \$860, ninetieth year \$865, ninety-first year \$870, ninety-second year \$875, ninety-third year \$880, ninety-fourth year \$885, ninety-fifth year \$890, ninety-sixth year \$895, ninety-seventh year \$900, ninety-eighth year \$905, ninety-ninth year \$910, one hundredth year \$915, one hundred and first year \$920, one hundred and second year \$925, one hundred and third year \$930, one hundred and fourth year \$935, one hundred and fifth year \$940, one hundred and sixth year \$945, one hundred and seventh year \$950, one hundred and eighth year \$955, one hundred and ninth year \$960, one hundred and tenth year \$965, one hundred and eleventh year \$970, one hundred and twelfth year \$975, one hundred and thirteenth year \$980, one hundred and fourteenth year \$985, one hundred and fifteenth year \$990, one hundred and sixteenth year \$995, one hundred and seventeenth year \$1000, one hundred and eighteenth year \$1005, one hundred and nineteenth year \$1010, one hundred and twentieth year \$1015, one hundred and twenty-first year \$1020, one hundred and twenty-second year \$1025, one hundred and twenty-third year \$1030, one hundred and twenty-fourth year \$1035, one hundred and twenty-fifth year \$1040, one hundred and twenty-sixth year \$1045, one hundred and twenty-seventh year \$1050, one hundred and twenty-eighth year \$1055, one hundred and twenty-ninth year \$1060, one hundred and thirtieth year \$1065, one hundred and thirty-first year \$1070, one hundred and thirty-second year \$1075, one hundred and thirty-third year \$1080, one hundred and thirty-fourth year \$1085, one hundred and thirty-fifth year \$1090, one hundred and thirty-sixth year \$1095, one hundred and thirty-seventh year \$1100, one hundred and thirty-eighth year \$1105, one hundred and thirty-ninth year \$1110, one hundred and fortieth year \$1115, one hundred and forty-first year \$1120, one hundred and forty-second year \$1125, one hundred and forty-third year \$1130, one hundred and forty-fourth year \$1135, one hundred and forty-fifth year \$1140, one hundred and forty-sixth year \$1145, one hundred and forty-seventh year \$1150, one hundred and forty-eighth year \$1155, one hundred and forty-ninth year \$1160, one hundred and fiftieth year \$1165, one hundred and fifty-first year \$1170, one hundred and fifty-second year \$1175, one hundred and fifty-third year \$1180, one hundred and fifty-fourth year \$1185, one hundred and fifty-fifth year \$1190, one hundred and fifty-sixth year \$1195, one hundred and fifty-seventh year \$1200, one hundred and fifty-eighth year \$1205, one hundred and fifty-ninth year \$1210, one hundred and sixtieth year \$1215, one hundred and sixty-first year \$1220, one hundred and sixty-second year \$1225, one 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