

LONDON, CANADA, SATURDAY, FEBRUARY 18, 1902.

THE Canadian Savings and Loan Company.

TWENTY-SEVENTH ANNUAL REPORT.

The annual general meeting of the shareholders of this company was held at their office, Richmond street, London, on Wednesday, the 12th inst. The president, Mr. Robert Fox, in the chair, and the manager, Mr. M. H. Howland, acting as secretary. Other shareholders present were Messrs. John Christie, J. W. Jones, J. A. Cairncross, A. B. Cox, J. C. Becher, W. Percival, P. W. D. Brodick, Robert Dreaney, O. Baynes, J. A. Sutherland, Dr. P. R. Eccles, David Patrick, A. T. McMahon and Dr. H. Arnott. The following report and financial statement was then submitted:

The directors in submitting their annual report and balance sheet to the shareholders, take pleasure in stating that the company has shared in the general prosperity of the country and that the earnings for the year have been very satisfactory.

The demand for money has been good, enabling your directors to keep the funds of the company fully employed. The interest maturing on loans has been satisfactorily met, and the amount of real estate on hand (other than the office building) is considerably less than last year and aggregates \$3,200,000. By the addition of \$17,500.00 to the reserve fund, as shown below, that fund is increased to \$267,500.00, a sum equal to 35½ per cent of the capital of the company.

The profits for the year including amount brought forward, \$3,369.20, after providing for possible losses, paying interest on deposits and debentures, expenses of management, etc., amount to \$66,863.97.

Half-yearly dividends at the rate of 6 per cent per annum have been paid, amounting to \$45,000.00.

Written off 1,000.00

Carried to 17,500.00

Reserve fund 17,500.00

Balance at credit of 3,369.20

Profit and loss account 3,363.97

The accounts of the company have received the usual monthly audit, and the auditors' certificate will be found appended. All of which is respectfully submitted.

ROBERT FOX, President.

FINANCIAL STATEMENT OF THE CANADIAN SAVINGS AND LOAN COMPANY OF LONDON, CANADA FOR YEAR ENDING DECEMBER, 31st, 1901.

Dr.	Profit and Loss Account.	Cr.
Interest on deposits \$20,246.45	Balance brought forward \$3,369.20	
Interest on debentures 16,832.62	Interest on loans 112,831.20	
	Rents 597.00	
		\$7,079.07
Municipal taxes on income and office \$1,067.93		
Registration fee and government tax 637.50		1,645.38
Dividend No. 51, June 30th \$22,500.00		
Dividend No. 52, Dec 31st 22,500.00		
	45,000.00	
Expenses of management 2,969.48		
Commission on loans 1,000.00		
Written off office building 1,000.00		
Carried to reserve fund 17,500.00		
Carried forward 3,363.97		
		\$116,897.40

LIABILITIES.	ASSETS.
To the Public:	Cash value of investments \$2,082,796.65
Savings deposits \$986,128.12	Real estate on hand 1,300.00
Debentures 445,315.54	Office premises 19,000.00
Accrued interest on debentures 5,099.69	Cash in banks 48,630.97
	Cash on hand 3,079.70
To the Shareholders:	
Capital stock \$750,000.00	
Reserve fund 267,500.00	
Balance at credit of profit and loss 3,363.97	
	\$2,157,407.32
	\$2,157,407.32

We hereby certify that we have audited the accounts of the Canadian Savings and Loan Company of London, Canada, for year ending Dec. 31, 1901, and find the same correct and in accordance with the statement above set forth. We have carefully examined the vouchers and bank accounts monthly, and have checked all the entries in the company's ledgers. We have also examined the securities of the company, and find them in order.

C. R. EDWARDS,
ANDREW ELLIS, Auditors.

London, Jan. 23, 1902.

The president moved the adoption of the report, which was seconded by Mr. J. W. Jones, who took the opportunity to congratulate the shareholders upon the marked success of the company during the past year. After paying the usual dividend of 6 per cent and all expenses of management, they were able to place \$17,500.00 to the reserve fund, this being the largest amount ever placed to the reserve fund out of profits in the history of the company. The large earnings for the year are accounted for in part by the fact that the company has now a larger amount invested than ever before, and that the general prosperity of the country a very small amount was required to provide for possible losses.

Mr. McMahon referred to the character and soundness of the securities, saying, as he had audited the books of the company for some years before being elected to the board of directors, that he was in a position to know all about them; and that the mortgages would probably average \$1,500.00 each, which spoke well for the care exercised in the selection of the investments.

The matter of increased dividend was mentioned by some of the shareholders, who thought the earnings would warrant it, but the general opinion appeared to be that as the rate of interest obtainable on first-class securities was decreasing, the directors were pursuing the proper course in building up a large reserve fund, which would guarantee the payment of the present rate for some years.

The report was then unanimously adopted.

The president, Mr. Fox, then stated that owing to ill-health he desired to retire from the board, and that he would not offer for re-election.

Mr. Cox, in moving a vote of thanks to the retiring president, expressed the deep regret the shareholders felt that it should be necessary for Mr. Fox to take this action. Mr. Fox had filled the position of president for the last ten years, and had been on the board of directors since the incorporation of the company in 1875, and the success of the company was in no small degree owing to the able manner in which he had discharged the duties of the office. Mr. Cox also expressed the hope that Mr. Fox would very soon be restored to his usual health, and that the company would have for many years the benefit of his advice and management. The motion was seconded by Mr. J. W. Jones, and carried unanimously.

The following gentlemen were then elected to serve as directors for the ensuing year: Messrs. John Christie, J. W. Jones, A. B. Cox, A. T. McMahon and Dr. P. R. Eccles.

At a subsequent meeting of the directors Mr. J. W. Jones was elected president, and Messrs. John Christie and A. B. Cox vice-presidents.

THEY WERE DIVORCED AND MARRIED AGAIN

Romance of a Toledo Couple Which Ended Happily in Windsor, Ont.

Windsor, Feb. 14.—Some fifteen years ago Fred Saucke, of Toledo, Ohio, wooed and won a young girl of his own city, and for a time their married life was a happy one. But jealousy finally appeared in the happy home, and after many quarrels and recriminations, the couple separated. The separation was followed by a

divorce and the couple drifted out of each other's sight but did not marry. Some months ago they came together by accident and the old love, after a number of years, sprang up anew, and it was not long before the couple had for a second time pledged their troth, and it was finally agreed that they should marry for the second time.

Neither of the contracting parties cared to go through the ceremony in Toledo again, so a trip to Windsor was planned and carried out. Yesterday the couple appeared at the residence of Rev. James Livingstone and requested to be married. It was while the minister was asking the usual questions that the history of the man and woman was learned.

Minard's Liniment for Rheumatism.

EXAMINING THE BALLOTS

Progress of Municipal Election Investigation.

In Some Boxes More Ballots Were Found Than Were Supplied.

A Number of Ballots Were Marked With Initials That Are Pronounced Forgeries—Inquiry Goes on Today.

The municipal election inquiry proceeded yesterday afternoon at the court house before Judge Edward Elliott. The afternoon was taken up with the opening and counting of the ballot boxes for ward 1. The state of affairs disclosed showed that there was ample necessity for the investigation which is being made. The following table shows the results of the afternoon's session:

Subdivision	1	2	3	4	5	6	7	8	9	10	11	12	T.1.
Ballots supplied to D. R. O.	250	250	300	250	200	200	250	200	250	250	250	250	2,825
Ballots cast as shown by poll book	70	78	128	109	120	124	149	173	101	218	178	145	1,450
Ballots counted as good by D. R. O.	73	78	130	107	122	119	143	184	102	156	220	190	1,668
Ballots rejected by D. R. O.	6	0	3	1	4	2	0	1	0	1	0	1	28
Caused ballots returned by D. R. O.	152	172	168	136	106	101	99	42	127	55	39	92	1,383
Total ballots in boxes	284	250	297	243	231	224	249	236	230	262	259	282	2,989
Surplus ballots over number supplied to D. R. O.	9	0	3	31	34	24	35	30	2	9	9	14	149
Surplus ballots over entries in poll book	3	2	2	2	2	2	2	2	1	2	2	2	27

In subdivision 1 of ward 1, it will be seen, there were returned to the returning officer 9 more ballots than were supplied. Three more ballots were counted than were handed out by the deputy returning officer, according to the poll-book, while there were also 6 rejected and 3 spoiled ballots. Squire J. B. Smyth was deputy returning officer there, the voting taking place at the city hall.

Division 2 (James C. Grant, deputy returning officer), was found perfectly correct, and this was the only subdivision which returned exactly the number of ballots supplied by the returning officer. The other eleven sent back either too many or too few. This was the ballot-box which was given to the deputy returning officer on Monday morning by Janitor Merritt. Mr. Grant having forgotten to come for it on Saturday.

In subdivision 3, 2 more votes were counted than were shown on the poll-book. One ballot was unaccounted for, and Barrister McEvoy said he remembered seeing the deputy returning officer tear one accidentally when handing it to a voter, it being then thrown on the floor. In the packets of unused ballots, one was found containing only 22 instead of 25 ballots. Three unmarked ballots were counted as rejected. W. F. Howell was deputy returning officer here.

In subdivision 4, with 109 names on the poll-book, only 107 votes were counted, and 1 entered as spoiled. The returned ballots numbered 139, and no account was given of the other 32 ballots. Steel was the deputy returning officer.

In subdivision 5 was found the first big discrepancy between the number of ballots supplied and received. The city clerk's record said 200 ballots had been given out, but the box contained 231. City Clerk Kingston said a mistake must have been made and an extra 31 ballots were counted. This explanation left 6 surplus ballots in the box. Two votes not according to the poll-book were counted. The deputy returning officer was Thos. Cousins.

The box of No. 6 subdivisions contained 4 more ballots than it should have done, according to the record of ballots supplied. The extra-padded theory would still leave 1 ballot unaccounted for. Alfred Davis was deputy returning officer.

No. 7's box was 1 shy on the total. In this box 2 inaccurate pads were found, 1 containing 23 ballots each. An extra vote was counted. James J. Shaw was the deputy returning officer.

The opening of the box from No. 8 subdivision disclosed a curious and sensational feature of the afternoon. Here 235 ballots came back where there should have been but 200. Five uninitialed ballots were marked for Parrell, while 5 more were found bearing the deputy returning officer's initials in a neat handwriting, which bore no resemblance to the less graceful initials on the other ballots. Four initialed ballots unmarked were also found. R. J. Southcott was deputy returning officer here.

In subdivisions 9 and 10, a similar state of affairs was shown. In the former, 2 ballots were found which had evidently never been initialed by the qualified officer himself, though they bore his initials. Two unused pads were found, one containing 23 ballots each. In this subdivision, the deputy returning officer, Wm. Kennedy, wrote his initials with a stub pencil at the end of the ballot. The suspected initials were written in a larger and rounder hand, with finer pencil point, in the center of the ballot, imitating the real initials by circling them. Only 1 of these ballots was marked for Beck, while an uninitialed ballot was in favor of the same candidate. In this subdivision, the deputy returning officer, Wm. Kennedy, neglected to check off in the poll-book the names of the majority voters. One unused pad of ballot contained only 23. There was a surplus of 2 votes. This was the ballot-box which spent election night in the police station, the city clerk's office having been closed when the deputy returning officer brought it down.

Sub-division No. 11 was the one in which Ransom Norton acted as poll officer. After counting in the 14 names alleged to have been added to the poll book by young Norton, there were still 2 surplus ballots counted. Nine ballots came in to the city clerk's office that had not gone out from it. In the box of No. 12, the last opened, things were found in a disorganized condition. The deputy returning officer, R. Roberts, had not arranged the ballots in separate order, but all were tossed in together. After separating the majority ballots from the thousand or more cast for school and hospital trustees, water commissioners and by-laws, it was found that 183 names were entered on the poll book, but only 178 were checked off as having voted. There were 190 counted ballots, but 10 of them had probably not come under the eye of the deputy returning officer, though they bore his initials.

During the afternoon Judge Elliott and Mr. McEvoy had a short argument as to the difference between a spoiled and a rejected ballot. Mr. McEvoy thought that a ballot marked twice, or otherwise invalidated, was a spoiled ballot, but the judge considered it a rejected ballot, and he defined a spoiled ballot as one which had been destroyed or mutilated.

The question of the genuineness of the initials on the ballot papers will not be taken up for the present, with different deputies must be put on the stand to identify their own initials.

It was agreed to continue the inquiry today, and at 5:45 an adjournment was made till 10 a.m.

den said that there were 305 acres clear in the Pioneer farm at Dryden, of which 175 acres were under cultivation and 50 acres of pasture.

Mr. Auld's amendment to the drainage act was given its second reading and sent to committee. It provides that the engineer shall have the power to expropriate lands for drainage purposes. Mr. Whitney opposed it, as did also Mr. McLaughlin. Hon. Mr. Gibson said he would like to consult an expert before giving his opinion. However, there was no harm in sending it to committee.

Dr. Barr's bill to extend manhood suffrage to county towns was given a second reading, as was also an amendment to the public school act, by Mr. Fallis, giving school boards the right to borrow money for building purposes.

COAL FAMINE IS PROBABLE.

The Householder With a Full Coal Bin Is a Very Lucky Man.

Railway Companies Are Blamed for Appropriating All the Available Supply.

London, in common with Toronto, Hamilton and other Ontario cities, is threatened with a coal famine within the next few weeks. Local dealers report that their stocks of manufacturers' soft coal are getting very low, with no prospect of immediate replenishment. The stringency is reported to be the worst known in the past five years. One cause of the shortage, in addition to the general shortage existing on the other side, is the laying off of the car ferry She-nango, which had been bringing over an average of 100 cars a week. Another cause is the distinction of the eastern dealers to send their cars so far away when they can get plenty of orders nearer home, and make one car make two trips in the same time.

Still another cause is the fact that the shippers are short of coal. When a railway is in need of coal, and a quantity of coal is delivered to it for transportation over its lines, it has a cheerful way of saying, "Why, that's our coal." And after that it is their coal. The railway notifies the shipper that the dealer that they have confiscated it, as entitled to do by reason of holding a government contract for carrying mails. Of course, the railway would not think of using the coal for its own purposes, but it would take it to come here and return to the shipper.

What little coal consigned to London shippers is allowed to leave the lines of the United States railroads is for the most part calmly gathered in by the local roads. As a consequence the local supply is so low that several large factories will probably have to shut down in a week or two. A number of United States concerns have already had to do so. At present many consumers are using domestic soft coal and hard coal at an advance of \$1.00 a ton. Several dealers are losing \$1 per ton on coal supplied on contract.

PERSONAL.
10 per word first insertion, and 1/2 per word each subsequent insertion. No advertisement less than ten words.

LADIES' CONSULTATION PARLORS.
—Specialty, health and toilet remedies. Palmistry continued by request. Madame, 470 Ridout.

CLAIRVOYANT.
MADAME BAKER, THE GREAT clairvoyant and trance medium, seventh daughter, will be at Bernard House, 254 Queen's avenue, from 9 to 11 a.m. and 2 to 5 p.m., and 7 to 10 p.m. Prices: Ladies, 50c; gentlemen, 75c. 62

MARRIAGE LICENSES.
MARRIAGE LICENSES - SHUFF'S Drug Store, 540 Dundas street, opposite William. No witnesses. ywt

MARRIAGE LICENSES ISSUED BY W. F. Bartram, 99 Dundas street.

OFFICIAL ISSUER OF MARRIAGE LICENSES. C. D. Johnston, 138 Dundas street. Residence, 284 Dundas street.

MARRIAGE LICENSES ISSUED AT Strong's Drug Store, 184 Dundas street. Residence, 289 Dufferin avenue.

MARRIAGE LICENSES ISSUED BY F. J. Adkins, 241 Pall Mall. Phone 279.

MARRIAGE LICENSES ISSUED-OF FICE Adkins' Jewelry Store, East London. No witnesses required.

LICENSES ISSUED BY THOMAS GILBEAN, Jeweler, 402 Richmond street.

LIVERY STABLES.
LILLEY'S LIVERY-NO. 613 DUNDAS street, East London, Ont. Telephone 655.

ARCHITECTS.
MOORE & HENRY-ARCHITECTS, LAND SURVEYORS, CIVIL ENGINEERS. John M. Moore. Frederick Henry.

MUSICAL INSTRUCTION.
DAVID L. WRIGHT, ORGANIST. St. James' Presbyterian Church. Pupil A. S. Vogt, Toronto Conservatory Music. Residence, 736 Richmond street.

MR. W. H. HEWLETT, ORGANIST OF Dundas Center Methodist Church, teacher of piano, organ, harmony and theory. 418 Queen's avenue. Telephone 1,218.

CHARLES E. WHEELER (ORGANIST and choir-master St. Andrew's Church) has resumed teaching. Piano, pipe organ, harmony and singing. Both advanced and elementary tuition given. New address, 640 Wellington street.

ALICE CALDER STOCK - SOLOIST First Methodist Church. Voice culture. 254 Queen's avenue. Concert engagements accepted. 23rf

DRESSMAKING.
DRESS-CUTTING SCHOOL-SYSTEM unexcelled. Pupils welcome to return for assistance. Lessons unlimited. Experienced, capable teachers. Costumes copied for modistes. 233½ Dundas street, London.

BROKERS.
WANTED-CITY LOAN COMPANIES' stocks. John Wright, stock broker, London, Ont.

LEGAL CARDS.

GIBBONS & HARPER-BARRISTERS, etc., London, Office, corner Richmond and Carling streets. George C. Gibbons, K.C.; Fred F. Harper.

HELLMUTH & IVES, BARRISTERS, etc., 107 Dundas street. Over Bank of Commerce.

JARVIS & VINING - BARRISTERS, etc., 101 Dundas street. C. G. Jarvis; Jared Vining, B.A.

McEVOY & PERRIN, BARRISTERS, solicitors, Robinson Hall Chambers, opposite Court House. Money to loan at lowest rates.

G. N. WEEKES, BARRISTER, SOLICITOR, notary public, etc., Hiscox Building, 357 Richmond street, London. Money to loan at lowest rates.

BUCHNER, CAMPBELL & GUNN, barristers, etc., 33 Dundas street, London. Telephone 32. Money to loan at lowest rates.

E. H. JOHNSTON, NOTARY PUBLIC, Barrister, etc., 87½ Dundas street. Phone 1,461.

TENNENT & COLERIDGE-BARRISTERS, solicitors, notaries, etc., 75 Dundas street, London. \$500,000 private and trust funds to loan on first mortgage, 5 per cent; also on notes and loan security. ywt

W. H. BARTRAM-BARRISTER, SOLICITOR, etc., Office, 93 Dundas street.

T. W. SCANDRETT-BARRISTER, SOLICITOR, etc., 33 Dundas street, London.

GREENLEES & BECHER-BARRISTERS, etc., Canadian Loan Company Building, corner Richmond and King streets, London, Ont.; Thomas H. Furdom, K.C.; Alexander Furdom.

PURDUM & PURDUM, BARRISTERS, solicitors, etc., Office, Masonic Temple Building, corner Richmond and King streets, London, Ont.; Thomas H. Furdom, K.C.; Alexander Furdom.

STUART, STUART & BUCKE-BARRISTERS, solicitors, etc., Office, room 117 Masonic Temple, Alex. Stuart & Co., Dundas street; E. T. Bucke, B.A.

CASEY & MORWOOD, BARRISTERS, 90 Dundas street, London. Money to loan at lowest rates.

T. H. LUSCOMBE, BARRISTER, SOLICITOR, etc., 183 Dundas street, near Richmond. Money at lowest rates.

MAGEE, McKILLOP & MURPHY-Barristers, solicitors, notaries, etc., Office, corner Richmond and Dundas, London. James Magee, K.C.; J. E. McKillop; Thomas J. Murphy; Philip E. McKenzie, LL.B.

DENTAL CARDS.
McDONALD & CUNNINGHAM-DENTISTS, 183½ Dundas street. Phone 702.

DR. W. S. WESTLAND, DENTIST-Post-graduate in crown and bridge work, Chicago. Edge Block, Richmond street. Phone 900. Residence, 237 Queen's avenue. Phone 420.

DR. G. H. KENNEDY, DENTIST-Successor to the late Dr. D. A. Grant, city. Preservation of natural teeth. 170 Dundas street. Phone 976.

WOOLVERTON & BENTLEY, DENTISTS, 316 Dundas street, next Eddy Block, over Caltrop's, corner King and Dundas. Telephone 228.

VETERINARY SURGEONS.
J. H. TENNANT, VETERINARY SURGEON-Office, 157 King street. Residence and infirmary, corner King and Wellington. Treatment of dogs a specialty. Phone 278 and 682.

MONEY TO LOAN.
\$100 AND UPWARDS TO LOAN ON real estate at 4½ to 5½ per cent. J. W. G. Winnett, solicitor, 420 Ridout street.

PRIVATE AND TRUST FUNDS TO loan at 4½ and 5½ per cent on real estate security, in sums to suit. No commission charged. T. W. Scandrett, solicitor, 33 Dundas street, London.

PRIVATE FUNDS TO LOAN-LOWEST rates. Buchner, Campbell & Gunn, 33 Dundas street, London.

MONEY TO LOAN-\$500,000 PRIVATE and trust funds, on first mortgage, at 5 per cent; also on notes and loan security. Tennent & Coleridge, barristers, solicitors, notaries, etc., 75 Dundas street, London.

HOTEL CARDS.
THE ST. LAWRENCE HOTEL, MONTREAL-Centrally located and first-class in every respect. H. Hogan, proprietor.

HOTEL NORMANDY, 433 AND 431 Richmond street-Choice wines, liquors and cigars. T. F. Lewis, proprietor.

OFFICE RESTAURANT - CHOICE lagers, liquors and cigars. Meals at all hours. D. Sare.

ALBION HOTEL, 157 DUNDAS STREET - Rates, \$1.50 per day. Liquors and cigars. Jacob Obernesser, proprietor.

THE IROQUOIS, TORONTO, CANADA - Popular hotel. Popular prices. Newly fitted and returned. A. G. Grant, proprietor, late Wellington Hotel, Galt.

THE RICHMOND-John & William Cook, proprietors. Transient guests and weekly boarders. Rates, \$1 per day. Excellent accommodation. Fine wines and liquors.

ROYAL HOTEL-OPPOSITE G. T. R. depot. Central location. First-class in every respect. Louis Risk, proprietor.

MEDICAL CARDS.
R. OVENS, M.D., 22 QUEEN'S AVENUE. Eye, ear, nose and throat.

DR. McLELLAN, EYE AND EAR SURGEON. Specialist eye, ear, nose and throat. 467 Talbot. Hours, 9 to 5, 7 to 8.

R. W. SHAW, M.D., L.R.C.P., M.R.C.S., England. Office, 37 King street. Telephone 839.

DR. GRAHAM-OFFICE, 380 CLARENCE. Residence, 616 Richmond. Specialties, pulmonary affections, cancers, tumors, plus diseases of women and children.

DR. E. PARDEE BUCKE, 209 QUEEN'S AVENUE, Kingsmill Terrace. Telephone 594.

DR. McLAREN, 193 QUEEN'S AVENUE, five doors east of Richmond street.

DR. N. R. HENDERSON, 333 QUEEN'S AVENUE. Eye, ear, throat and nose only.

DR. MEEK, QUEEN'S AVENUE, LONDON. Specialties, diseases of women. Hours, 10 a.m. to 1:30 p.m.

DR. ANGUS GRAHAM-OFFICE AND residence, 402 King street. Phone 609.

HADLEY WILLIAMS, M.D., F.R.C.S., England. Specialist (surgical diseases only). 439 Park avenue. Phone 324.

DR. BAILY, 445 PARK AVENUE-Specialty, diseases of children. Phone 327.

DR. JOHN D. WILSON, OFFICE AND residence, 330 Queen's avenue. Special attention paid to diseases of women and children. Office hours, 12:30 to 6 p.m.

J. B. CAMPBELL, M.D., 383 DUNDAS street. Hours, 12 to 4, 6 to 8. Phone 922.