

THE WESTERN CANADA LOAN AND SAVINGS COMPANY.

The annual general meeting of this company was held at its offices, No. 75 Church street, Toronto, on Monday, 12th March, 1900, at 10:30 o'clock a.m. A large number of shareholders were present. The Hon. G. W. Allan occupied the chair, and the managing director, Mr. Walter S. Lee, acted as secretary to the meeting. The following financial statements were read, and with the directors' report, were adopted, on motion of the president, seconded by George W. Lewis, Esq.

Thirty-Seventh Annual Report of the Directors.

The directors beg to lay before the shareholders their thirty-seventh annual report, for the year ending 31st December, 1899.

The earning power of the company for the past year has been very satisfactory. After deducting the cost of management, interest on debentures and deposits, and all other charges, there remains a net profit of \$122,684 58, out of which sum two half-yearly dividends at the rate of 6 per cent per annum, besides income taxes, have been paid, leaving a surplus on the year's working of \$31,709 58.

The net earnings are therefore 8 per cent upon the paid-up capital of the company.

The interest falling due on mortgage loans has been most satisfactorily met. The actual amount received for interest alone during the past year was \$379,873 33. The total amount of money placed with the company for investment amounted to \$4,136,058, as against \$4,438,112 last year.

The currency debentures have been increased by \$71,400, and the sterling debentures have been decreased by \$236,534 21.

It will be observed that the reserve and contingent funds now stand at \$211,214 68. This reduction is the result of the special valuation of the company's securities made for the purposes of the proposed amalgamation of the company with the Canada Permanent Loan and Savings Company, Freehold Loan and Savings Company, and the London and Ontario Investment Company, foreshadowed in the annual report of last year.

The valuations arrived at for the purposes of the proposed amalgamation have been accepted unreservedly in making up the financial statements which are submitted herewith.

G. W. ALLAN, President.

Financial Statement for the Year Ending Dec. 31, 1899.

LIABILITIES AND ASSETS	
LIABILITIES.	
To Shareholders—	
Capital stock	\$1,500,000 00
Reserve fund	\$179,505 10
Contingent account	31,709 58
Dividend, payable Jan. 2, 1900	\$ 211,214 68
	45,600 00
	\$1,756,214 68
ASSETS.	
Mortgage investments	\$5,369,704 57
Office premises and furniture, Toronto and Winnipeg	167,951 10
Municipal debentures, City of Toronto	\$ 209,011 16
Municipal debentures, City of Ottawa	72,875 59
Other debentures	41,705 53
Loans on call	43,050 68
Cash in banks	80,270 41
Cash on hand	1,359 16
	\$ 413,273 53
	\$5,950,929 20

Profit and Loss Account.

Cost of management, viz: salaries, rent, inspection and valuation, office expenses, branch office, agents' commissions, auditors' fees, legislation, etc.	\$ 48,277 74
Directors' compensation	4,250 00
Interest on deposits	23,509 87
Interest on debentures	135,134 09
	\$ 211,151 70
Net profit for year, applied as follows: Dividends and taxes thereon	90,975 00
Carried to contingent account	31,709 58
	122,684 58
	\$ 333,836 28
	\$ 333,836 28

Walter S. Lee, Managing Director, Toronto, March 2, 1900.

To the Shareholders of the Western Canada Loan and Savings Company:

We beg to report that we have completed the audit of the books of the Western Canada Loan and Savings Company, a detailed inspection of the securities (with the exception of the business of the Manitoba Branch, which has been audited and inspected by the local auditor), and certify that the above statements of assets and liabilities, and profit and loss, are correct, and show the true position of the company's affairs. The bank balances and cash are certified correct.

W. R. HARRIS, A. E. OSLER, Auditors.

The President then said:

In laying before you your 37th annual report, the directors are glad to be able to point to the very satisfactory character of the past year's business, inasmuch as it shows as a result that after paying all expenses and two half-yearly dividends there remains a surplus of \$31,709, the largest surplus shown since the year 1885. It is to this large earning power of the company, and the excellent business, especially in Manitoba, which, thanks to the zeal and good judgment of our staff, the Western Canada loan controls there, that I particularly desire to call attention; and in this connection I may allude to the very satisfactory manner in which the interest upon our securities has been met during the past year, amounting, as stated in the directors' report, to \$370,873. While our sterling debentures have decreased, our currency debentures have been increased by \$71,400. The condition of affairs in Great Britain, consequent upon the war in South Africa, affecting as it has the rate of interest and investments generally, will sufficiently account for the decrease in our sterling debentures; but it will be satisfactory to the shareholders to know that we nevertheless renewed during the past year some \$340,000 of sterling bonds at 3½ per cent interest, instead of 4 per cent, which they had previously borne. As stated in the report, our reserve and contingent funds have been reduced as the result of the valuation of our securities, made by a special board of valuers, for the purposes of the proposed amalgamation of the four companies, the Canada Permanent, the Western Canada, the Freehold, and the London and Ontario Investment Company. These valuations have been accepted as the basis upon which this company is prepared to go into amalgamation, it is but right to state also that, admitting that it is proper that for this special purpose the valuation of our securities should be of the most rigid character, it does not necessarily imply that many of these securities will not, with careful management, ultimately realize very much more than under this valuation they are now set down at. Even upon the basis of this special valuation, the capital of this company is intact, and we have a present reserve or surplus of 12 per cent upon that capital; but as by the act to incorporate the amalgamating companies it is enacted that a reserve of 25 per cent must be provided by each company entering the amalgamation, that further provision will of course have also to be made by this company. I shall only now say further that the question of this company entering into the proposed amalgamation will first have to be submitted to a vote of the shareholders before it can be carried out; and full particulars will be given in due time.

Scrutinizers having been appointed, ballot was taken, and the retiring directors, the Hon. G. W. Allan, George F. Galt, Esq., and Thomas H. Lee, Esq., were re-elected.

These gentlemen, with Messrs. George Gooderham, Alfred Gooderham, George W. Lewis and Walter S. Lee, constitute the full board.

At a subsequent meeting of the Directors, the Hon. G. W. Allan and George Gooderham, Esq., were re-elected president and vice-president, respectively.

REARMING THE INDIAN ARMY.

London, March 13.—The Times has the following special today: Calcutta, March 12.—The Government has received official information that orders were placed at home last month for a supply of magazine rifles to re-arm the native army. Delivery is expected to commence soon.

DAVID HARRIM

Manufactured by M. J. Nolan & Co., London, is considered by connoisseurs as an excellent smoke. For sale everywhere. Price

10 Cents.

SPORTING NEWS

TURF.

YESTERDAY'S WINNERS.
At Tanforan, San Francisco—Florist, the Afghan, Erwin, Flomora, Topmast and Elmido.
At New Orleans—Corialis, Col. Clarke, Anxious, Joe Baker, Jennie F. and Fleuron.

FISTIC.

New York, March 13.—Young Mahoney, of Philadelphia, and "Mystery" Ellis, of Smith fought 25 rounds to a draw last night before the Hercules Athletic Club. Mahoney was extremely clever.

Buffalo, March 13.—Jim Jeffords, of California, was given the decision over Walter Johnson (colored), of Philadelphia, in 20 rounds at Hawthorne Annex last night. The men met at catch-weights, Jeffords looming far above his opponent, and apparently at least 20 pounds the heavier. The bout was rather tame, Jeffords forcing the pace most of the time, but being slow and seldom landing effectively. Johnson doing some beautiful ducking. Jeffords was thrown in a clinch in the third round, and as he arose Johnson landed a stiff right on the jaw, sending Jeffords staggering to the ropes. In

the thirteenth Jeffords caught Johnson with a left drive on the chin, knocking him almost through the ropes.

New York, March 13.—Tom Sharkey and "Stockings" Conroy, of Troy, matched today to box 20 rounds before the Europa Athletic Club, of Baltimore, on June 29 next.

OURLING.

Two rinks of Allie Craig curlers paid Sarnia a visit on Monday, and were defeated by 23 shots. Score, 46 to 23.

The annual curling match took place at the Granite rink, St. Thomas, on Monday night between the Pagans and Presbyterians, four rinks aside. The Presbyterians won by 25 shots, only being behind in one of the four rinks. Following is the score:

Pagans.	Presbyterians.
F. Doggett, skip.....10	W. K. Cameron, skip.....25
A. A. Drake, skip.....11	J. Mickleborough, skip.....13
L. E. Tate, skip.....16	G. Mickleborough, skip.....17
A. W. Graham, skip.....10	J. Macadam, skip.....11
Total.....47	Total.....72

Majority for Presbyterians, 25.

WHEEL.

After a thorough trial of the running turf, which brought him little money and still less glory, "Rocky" Michael, once the peer of all the middle-distance cyclists, has come to the conclusion that the bicycle, and not the horse, is his game.

Undoubtedly, the little Welshman the other day returned from New Orleans, convinced that Dame Fortune never intended that he should woo her successfully a-straddle the "bangs," and he has made up his mind to return to his first love, "the silent steed," on which he successfully met and defeated the best of them.

A conference took place yesterday between Michael and J. E. Ryan, manager of the Manhattan Beach track, and while nothing definite was actually arranged, it is among the possibilities that the popular "Jimmy" will locate at the "track by the sea" for the coming season, and will meet all comers on the cement circle, which has been the scene of nearly all his noted triumphs.

Michael never met with a reverse except once at the Beach, and that was when he essayed to try speed with "Major" Taylor in a best two in three mile-heat race, a distance which plainly put him at a disadvantage. Laidie-distance event, the colored rider fell an easy victim.

BASEBALL.

Bradford and Conwell will be the only familiar faces on this year's Hamilton League. The players drop out of baseball with, so it is said, something like \$25,000 profit.

Mr. Chris J. Fitzgerald, formerly of this city, starter at the Crescent City Jockey Club, was the volunteer umpire at a benefit game of baseball at New Orleans last week, and performed his duties like an old timer, deciding promptly two or three very close plays. The players, who were with his work, Count Campau, of the Rochester team, made a great showing in both left field and at the bat.

VICTORS DINED THE VANQUISHED

No. 1 Company G. T. R. Carworks Fire Brigade Tender and Banquet to No. 2 Company—Pleasant Evening Spent With Speech and Song.

There was a pleasant gathering last night of about a score and a half of stalwart employees of the G. T. R. Car shops. The occasion was the tendering of a supper by No. 1 Company, G. T. R. Carworks fire brigade, to No. 2 Company. In the annual competition held last October, No. 1 Company, consisting of Capt. T. A. Treleven and ten men, vanquished No. 2 Company, composed of Capt. Joseph McWood and ten men. No. 1 Company having received their prize money, considered that the best way of disposing of a portion of it would be to banquet No. 2 Company, hence last evening's enjoyable event. The guests were Chief Roe, of the city fire department, and the following gentlemen, who had acted as officials in the competition: Thomas J. Hutchinson, H. Farnham, Alex. W. Less, of the company's staff; Dr. English and J. E. Adkins. The chair was occupied by Mr. Car Builder Samuel King, and the vice-chair by T. H. Treleven. After the repast provided had been disposed of, the following toast list and programme was proceeded with: "The Queen," National Anthem; "The President of the United States," T. J. Hutchinson; "Army and Navy," T. A. Treleven; song, Mr. Gilmore; song, Mr. Burr; "G. T. R. Office," Samuel King; "City Fire Department," Chief Roe; "Car Works Fire Department," J. Fitzgerald, Charles Maker; "Manufacturing Interests," J. E. Adkins; "Professions and Board of Education," Dr. English; "City Corporation," Chief Roe; "The Ladies," song, Mr. Gilmore; "The Ladies," James McWood and J. Herriot. Selections were also rendered during the evening by Mr. Charles Maker's company. Mr. Treleven's response to the toast of "The Army and Navy" was made especially appropriate by the fact that his son leaves tomorrow with the new battalion that has been recruited for service at Halifax.

Hamilton City Council has granted permission to the street railway company to run all night cars, and charge double fares after 11:30 p.m.

TAYLOR'S CLUB GLYCERINE SOAP
FOR THE TOILET
Manufactured by JOHN TAYLOR & CO. TORONTO

ONTARIO LEGISLATURE

Important Drainage Act Introduced by the Premier—Debate on the Budget Resumed.

Toronto, March 13.—The attorney-general's suggestion that all amendments to the municipal act be brought down early resulted in a fine crop of these measures today, many of which were given a first reading.

The premier introduced an important bill entitled the "provincial drainage aid act." He explained that its main purpose was to provide for large drainage works beyond the resources of the localities immediately interested, and beyond perhaps what might fairly be considered a reasonable charge upon the municipalities concerned. The bill provided where, after an investigation by the government engineer, it was found that the work was beyond the resources of the initiating municipalities, they should be aided from the provincial treasury. These sums would appear in the estimates, and the house would know exactly what amounts were to be expended. The bill was read a first time.

After a short debate, Mr. Straton resumed the debate on the budget. He charged the opposition with making extravagant and reckless statements, not in accordance with the facts. The financial commission had been appointed mainly at the instance of the opposition, but now that its report completely indorsed the statements of the government, and established that the financial records were kept in an excellent manner, they were attempting to discredit it. The opposition were afraid to have the people of the province know the truth of affairs. He challenged anyone to point out an institution in the province that the Liberal Government had established which should not have been established, or a public work accomplished that should have been accomplished. The opposition did not give the government credit for the increased services to the province. They gave credit for nothing, not even the provincial savings bank, their attempt to prove that the province had a deficit. He denied that the revenue bill of last session was direct taxation, or that it had placed any burden upon the people. He charged the opposition to make an attempt to abolish the succession duties or to say that the railroads, the street railways, the telephone or other companies enjoying valuable franchises should not contribute to the cost of provincial administration. During the past three years the city of Toronto had expended \$1,071,000, derived from direct taxation more than had the province in the period. A comparison between the financial situation in Quebec and in Ontario was a significant commentary, said the speaker. In Quebec, under Conservative rule, there was a deficit of twenty-six millions. In Ontario, under Liberal rule, there was a surplus of over two millions. Mr. Straton ridiculed Mr. Matheson's statement that the timber wealth of the province was about exhausted, and as an answer to his assertion that hundreds of thousands of dollars had been lost to the province in the last sale of timber limits, he said, that the opinion of the lumbermen who crowded the legislative chamber at that sale was that it was most successful, and they were astonished at the high prices received. It was untrue that sufficient time had not been given for an examination of the limits.

Mr. Marter followed. He charged that the government's grants were made for the benefit of the political friends. He criticized Mr. Straton's comparison of the financial position of Quebec and Ontario. He held it was unfair, because the Quebec Government had many drawbacks which Ontario did not have. There was great need for retrenchment in Ontario, but retrenchment would never take place under the present administration.

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Painters' Kidneys.

The worst thing a painter has to contend with is the turpentine. The lead, of course, is bad too. But the turpentine cuts the kidneys, inflames and weakens them, makes the painter's life a dangerous and troublesome one. When a painter's backaches, it's time for him to begin treating the kidneys.

DOAN'S PILLS

will fix them up—take out the inflammation and congestion, give ease to the aching back.

Mr. J. Evanson, the well-known painter and decorator, 50 Oxford St., Toronto, Ont., said: About eight weeks ago I was taken with an excruciating pain in my back over the kidneys. It was so bad that my wife had to apply hot cloths till the doctor came and gave me morphine.

He said the trouble was due to a stone passing from the kidney to the bladder. My water was loaded with a brick dust deposit and scalded on passing.

While in this condition I heard of Doan's Kidney Pills and started taking them.

It was not long before I got relief from pain and have been better in health ever since. My urine is now clear and does not smart me, and I feel better than in years.



Applying Electricity.

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For Illuminating,

the success of the work depends much upon the wiring. We put in the electric light for you, and see that the work is well done, which insures the light being satisfactory.

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Castoria.

"Castoria is an excellent medicine for children. Mothers have repeatedly told me of its good effect upon their children."

Dr. G. C. Osgood, Lowell, Mass.

Castoria.

"Castoria is so well adapted to children that I recommend it as superior to any prescription known to me."

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Johnson's Shoe Store, 182 Dundas street. No witnesses required. Residence 304 Dundas.

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Money to Loan.

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