

ELT'S MESSAGE

Vote \$800,000 to Italian Suffragants

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Cures Diphtheria

PLETION IN INDS

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Comp Bank Overhaul Maintenance of Patients

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comes to you at this

To Regulate the Bowels

MOST IMPORTANT RULE OF HEALTH—CARRY IT OUT—REASON OF POPULARITY OF

Dr. A. W. Chase's Kidney-Liver Pills

Keep the bowels regular. This is the first and most important rule of health.

You can depend on Dr. A. W. Chase's Kidney-Liver Pills to help you carry out this rule.

They effect prompt and thorough movement of the bowels and as they do not lose their effect the dose does not have to be increased.

By their enlivening action on the liver they positively cure biliousness and constipation.

Mrs. R. Morrow, Braebridge, Ont., writes: "For a good many years I was troubled almost constantly with constipation of the bowels, and never got anything to do me. The lasting good that has been obtained from Dr. Chase's Kidney-Liver Pills—They have entirely cured the headaches from which I used to suffer, and have improved my health in a general way."

"I have used Dr. Chase's Kidney-Liver Pills in conjunction with most satisfactory results," writes Mr. Peter McIntosh, postmaster, Pleasant Bay, N.S. "They have also cured the young man here of backache, from which he suffered a great deal."

An occasional dose of Dr. Chase's Kidney-Liver Pills will save doctor bills. The portrait and signature of A. W. Chase, M.D., are on every box, 25 cents at all dealers of Edmondson, Bates & Co., Toronto.

Love's Domain. For Government, Republics I would be a foe.

Whom the Star of Liberty doth shine; Where equal rights for all are men's dues, And every man a King by right divine.

Oil for Toothache.—There is no pain so acute and distressing as toothache. When you have so unwelcome a visitor apply Dr. Thomas' Electric Oil according to directions in the immediate relief.

"A man is only half a man until after he gets married," says a woman writer. Yes, and after that he may be nothing at all.

HOW'S THIS? We offer One Hundred Dollars Reward for any case of Catarrh that cannot be cured by Hall's Catarrh Cure. F. J. CHENEY & CO., Toledo, O.

Wholesale Druggists, Toledo, O. Hall's Catarrh Cure is taken internally, acting directly upon the blood and mucous surfaces of the system.

Minard's Liniment Cures Distemper. "Guinness's." Guinness's stout and Lord Ivesagh, who will celebrate his sixty-first birthday on November 10th, are necessarily inseparable, but so are Lord Ivesagh and philanthropy.

Yours Hair Contrary? Is it inclined to run away? Don't punish it with a cruel brush and comb. Feed it, nourish it, save it with Ayer's Hair Vigor, now improved formula.

SINKING INTO THE SEA

PROFESSOR SAYS AUSTRALIA IS SLOWLY DISAPPEARING.

Prof. David of Sydney University Says That Eastern Coast Line of Island Continent is Subsiding—Peaty Formations Not Yet Fossilized Are Found Below the Sea, Showing Fall Took Place Recently.

Prof. David, who holds the chair of Geography and Physical Geography in Sydney University, and is at present enjoying a holiday in company with Lieut. Shackleton's Antarctic expedition, is a man of many unorthodox ideas, and among them is one to the effect that the eastern coast-line of the Commonwealth, including the New South Wales Metropolis, is gradually slipping into the Pacific Ocean.

The peaty formation was not fossilized, and could not have been more than a couple of thousand years old. The professor thinks it probable that when the peaty material was laid down the harbor was much shallower than at present.

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MERCHANTS' BANK OF CANADA.

The Forty-Fifth Annual Meeting of the Directors and Shareholders of the Merchants' Bank of Canada was held at noon yesterday, Wednesday, December 16th, in the Grand Ball Room of the Hotel de Ville.

The President appointed Mr. J. M. Kilbourn, secretary of the Bank, to act as secretary of the meeting.

The minutes of the last annual meeting were taken as read.

The President then submitted the annual report of the Directors as follows:

Your directors beg to submit the Annual Statement of the affairs of the Bank at close of books on November 30th last, covering the year's business. The net profit amount to \$728,577.19, which is less than those of a year ago, but it will be borne in mind that conditions have been less favorable. Our interest-bearing deposits have grown to a considerably larger sum lately, while our call loans funds have declined, and among them is one to the effect that the eastern coast-line of the Commonwealth, including the New South Wales Metropolis, is gradually slipping into the Pacific Ocean.

After paying the usual dividend of 1 per cent, we have disposed of the surplus earnings by writing down Bank Premises Account \$100,000, contributing \$25,000 to the Officers' Pension Fund, and carrying forward the balance to Undivided Profits Account which has now reached the total of \$409,274.84.

All the Branches of the Bank have been duly inspected. We have found it desirable to close the sub-office at Douglas, Ontario, which did not justify being continued. We have opened Branches at Melville, Sask., Wainwright, Alta., and in Toronto Parliament Street.

With reference to the world-wide monetary stringency experienced the past year, bordering at times on panic conditions, without claiming a dividend, we have had early indication of the coming storm and prepared for something of the kind well in advance, so that our course through the growing pressure was made much easier and without stress to our extensive discounting clientele. Monetary conditions are all that could be desired, and we look from this on to a gradual revival of general trade, following upon an excellent crop in the North-West and good prices for all of which is respectfully submitted.

E. MONTAGU ALLAN, President.

STATEMENT OF THE RESULT OF THE BUSINESS OF THE BANK FOR THE YEAR ENDING 30TH NOVEMBER, 1908.

The Net Profits of the year, after payment of charges, rebates on discounts, interest on deposits, and making full provision for bad and doubtful debts, and after deducting the amount of the Officers' Pension Fund, were \$728,577.19.

Making a total of \$1,005,977.94.

This has been disposed of as follows:—

Dividend No. 82 at the rate of 8 per cent per annum, \$120,000.00; Dividend No. 83 at the rate of 8 per cent per annum, \$120,000.00; Dividend No. 84 at the rate of 8 per cent per annum, \$120,000.00.

Written off Bank Premises Account, \$100,000.00; Contribution to Officers' Pension Fund, \$25,000.00; Balance carried forward, \$409,274.84.

STATEMENT OF LIABILITIES AND ASSETS At 30th November, 1908.

Liabilities. 1.—To the public:—Notes in Circulation, \$4,765,476.00; Deposits at Call, \$12,514,562.82; Deposits by other Banks in Canada, \$3,126,231.40; Balance due to Agents in Great Britain, \$4,212.15; Dividend No. 85, \$120,000.00; Dividends unclaimed, \$65,000.00.

2.—To the stockholders:—Capital paid up, \$40,000,000.00; Reserve fund, \$4,000,000.00; Balance of Profits carried forward, \$1,005,977.94.

Assets. Gold and Silver Coin on hand, \$12,722.52; Dominion Notes on hand, \$2,812,220.00; Notes and Cheques of other Banks in Canada, \$7,794.58; Balance due Banks and Agents in the United States, \$12,825.78; Call and Short Loans on Bonds and Stocks elsewhere than in Canada, \$1,527,775.00; Dominion and Provincial Government Securities, \$1,571,137.79; Municipal, Railway and other Debentures, \$4,000,000.00; Current Loans and Discounts, \$2,874,377.75; Loans and Discounts overdue (not fully provided for), \$69,892.80; Deposit with Dominion Government for security of Note Circulation, \$200,000.00; Mortgages and other Securities, the property of the Bank, \$5,794.28; Real Estate, \$1,116,286.43; Bank Premises and Furniture, \$17,089.21; Other Assets, \$56,998.67.

The President having invited discussion of the report, Mr. O. E. Black spoke as follows:—

I would like to say that I am sure all the Shareholders must be very much pleased with the result of last year's business. It is true that we have a slightly better report last year but when we consider the tremendous upheaval that has taken place across the line, and the fact that we cannot in this country stand aside from the effects of that upheaval, and that our industry and business generally are influenced very largely by business conditions in a United States, I think that the report just presented shows that the affairs of this Bank have been managed during the past year with wonderful care and caution. The Directors and the Management must have exercised great prudence, and at the same time cared for the interests of their clients.

Mr. Geo. Hague moved that the resolutions contained in the report be adopted in favor of the following motion:—

Resolved, That the report of the Directors be accepted, and that the General Manager, Mr. E. F. Hebbden, be thanked for his services.

Mr. E. F. Hebbden, General Manager, thanked the Shareholders for the honor conferred upon him, and said that he was well satisfied if his available resources amounted to 25 per cent, but times have changed and most of the Banks now keep larger reserves.

With regard to the names presented, they are the same as last year with one exception to replace a Director who has resigned to join the directorate of another bank, and I feel sure that they will be satisfactory to you. I am sure that all the Shareholders are greatly pleased with the result of their efforts. (Applause.)

The annual report was then unanimously adopted on the following motion:—

Moved by the President and seconded by the Vice-President that the report of the Directors be accepted and the same be hereby adopted and ordered to be printed for distribution among the Shareholders.

The General Manager of the Bank, Mr. E. F. Hebbden, briefly discussed the report, reminding the Shareholders of the fact that the Bank is the oldest in the world, and that its Shareholders may find the exhibit placed before them satisfactory.

The only other matter I have to refer to is the staff, and to testify to the continuing loyalty and devotion of its members to the Shareholders' interests, and to the excellent appreciation of their services, which the Board and the Management have well satisfied if our available resources amounted to 25 per cent, but times have changed and most of the Banks now keep larger reserves.

Mr. J. Campbell Nelles—I think a vote of thanks should be tendered the President, Vice-President and Directors and to the General Manager and Staff. While I am not one of the youngest here, I have had an account with this bank since 1882, and in all that time I have never met with a single word of discourtesy, while my business has always been carefully looked after, and which disappears as the floods subside.

Where Dollars Originated. Joachimsthal, near Carlsbad, is historic as the birthplace of the original dollar. This was the silver guilder, groshen, coined in 1519 by order of Count Schlick from the metal of a recently opened mine, and it became known as the Joachimsthaler, or "thaler" alone for short. Before 1600 the humble English language had already made "dollar" of this. There all manner of coins, varying in value from 75 cents to \$1.25 and belonging to all manner of countries, from Sweden to Japan. It was from the prevalence of the Spanish "dollar" in the British-American colonies at the time of their revolt that the modern "dollar" was derived, while in modern English very recent slang has given the name to the crown piece.

DANTE'S LAMP.

Florence Dote Penance For Her Penitence at the Great Foot.

The city of Florence has just done penance for a crime committed nearly 300 years ago. It has placed an ever-burning lamp in the tomb of Dante at Ravenna.

Florence banished Dante, proscribed him, confiscated his property, sentenced him to death, rejected with scorn his plea to be allowed to return to the city he never ceased to love in spite of its cruelty to him. Stenven gave him a home in life and sepulcher when he died. Florence repented of her bitter-ness when too late. She prayed Ravenna to allow the body of the poet to return to her, but Ravenna refused. Florence appealed to the pope, and he ordered Ravenna to surrender the bones of Dante, but Ravenna prized these bones like those of a saint, and the pope was built over the body she cherished a simple but stately tomb. To wipe out the stain upon her reputation, Florence hired Boccaccio to give readings of the "Divine Comedy" from a rostrum in her market place. She has ever been jealous of the privilege of Ravenna in possessing the bones of the great poet.

Florence has at last humbled herself and her act of penance was performed the other day in the presence of a vast assembly of the nobles of Italy. A hanging lamp of silver severely simple in its design was made by a famous artist and paid for by popular subscription of the Florentines. This was borne to Ravenna with great ceremony and suspended from the vaulted roof of Dante's tomb, where it was filled with oil and solemnly lighted by the mayor of Florence. As a voluntary tribute offering the city of Trieste-Italy has had a monument erected to keep the oil for the ever-burning lamp. Other cities gave the wicks and burners and lamp-lighters, and there were speakers representing many towns and all these were accessories. The event which Italy was celebrating was the long delayed penance of Florence. Henceforth let as the lamp burns forever before the sanctuary in which the blessed sacrament repose, so will the prayers of the people before the grave where Dante sleeps, day and night, century after century, so long as men read the poems that have been called "divine." Arthur Benington in New York World.

Army Slippers. To call a man a warrior in dressing gown and slippers is now only half as opprobrious as it used to be. The French war department has decided to equip the cavalry with felt slippers as part of the field kit. It is only necessary to supply the dressing gown to make the old terms of slang accurately descriptive of the man who wears them. The war department has proved by experiment that nothing rests the soldiers so quickly after a hard drill as to take off their boots and go about in loose slippers. As surely a man can testify to the value of the slipper as an instrument of reform, it may happen that the slipper will be as potential as Red Cross conferences in diminishing the horrors of war. Touth's Companion.

The Dijon Poplar. A traveler in France speaks of a poplar tree that the writer saw in the city of Dijon, which is the oldest tree of its kind in France. It is 122 feet in height and is forty-five feet in circumference at the base. The city council has an authentic record of the history of the tree since the year 722. The people of Dijon are proud of it, so much so that they not long ago voted to levy a tax to put a railing around it, so that it might be protected from possible injury. It is good to see sentiment of this kind.

Questions and Answers. When could the British empire be purchased for the lowest sum? When Richard III. offered his kingdom for a horse.

What is the largest room in the world? The room for improvement.

When may a man be said to break fast before he gets up? When he takes a hold-up.

"My youngest boy, 3 years old, was sick with fever last June, and when he better the doctor prescribed Scott's Emulsion, and he liked it so well that he drank it out of the bottle, and is now just as plump and strong as any child of his age anywhere."—Two bottles fixed him O.K.—MR. JOHN F. TEDDER, Box 263, Teague, Freestone Co., Texas.

THE MATCHMAKER. There's Nothing Beats a Brother Is This Capacity. As a matchmaker there is nothing to reel the brother.

The role is not taken by him wittingly, but he fills it to perfection, because of his inherent unconcern. Such a boy with a brother is certain to select his friends. He brings them some from school when he is a young man, and the sister, in her superior spirit, joins in their sports.

Of course the idea that any one should fall in love with a sister of a boy never occurs to the boy himself. Later in life he brings his fellow students home from college. Then the sister is a young lady, still, that anybody should fall in love with her strikes the brother as absurd, if it strikes him at all. At last the truth dawns upon him, and he resents it.

Suddenly he discovers that Tom, Dick and Harry are not good fellows for his sister. "They're all right for chums, you know, sis," he will explain, "but you don't want to marry any of them, you know. Why, that chap Tom?"

But the brother is no longer an equation in the matter. His part has been done. There is not the slightest use of opposition from him, for if it has any effect this is just the opposite from the intended effect.

The brotherless girl often has comparatively few chances of meeting eligible bachelors. She cannot figure the possibilities that, with the aid of a brother, she always attains, as though they did not exist.

She may have a scheming mother, but a scheming mother is not always a help, for the eye of discernment descends in her the scheming mother-in-law of the future.

Nor is a girl who is thrust forward as a candidate for matrimony apt to be accepted at the valuation attached to her.

The bold girl, too, is at a disadvantage. The willingness to marry, made too evident, is construed into an anxiety.

It is the girl with a brother or two who is unhandicapped. She does not have to do any planning. Everything is done for her and all without compromise or even knowledge that it is being done.

She is unaware of it herself and perhaps elated at being chosen when other girls apparently as attractive are passed by.

There really is no secret about it. The other girls had no brothers.

ALL DRUGGISTS. Mr. Tedder had just written me another letter about his youngest son's illness. The mother was in a state of despair. I had written him a letter about the same illness, and he had written me a letter about it. I had written him a letter about the same illness, and he had written me a letter about it.

SCOTT & BOWNE. 128 Wellington St., Toronto.

is the greatest help for babies and young children there is. It just suits their delicate, sensitive natures; they thrive on it. Just a little does them so much good and saves you so much worry. You owe it to them and yourself to make them as strong and healthy as possible. Scott's Emulsion will help you better than anything else; but be sure to get Scott's. It's the best, and there are so many worthless imitations.

Hub—But if you like the young fellow, Kate, why do you object to our daughter marrying him?

Wife—Oh, she'll marry him for all that, but I want to give her a Shiloh's Cure when she's married. I don't want her to marry you, any, and I'll sing you a lullaby.

Repeat it:—Shiloh's Cure will always cure my coughs and colds.

It isn't safe to judge by appearances. The man who acts ferocious about may be as meek as a lamb at home.

There is no poisonous ingredient in Shiloh's Cure, and it can be used without danger of injury.

Yes, marriage is a lottery. In which every man draws something. But it is a well known fact that he who seldom draws a dumb thing.

Only One "BROMO QUININE" That is LAXATIVE BROMO QUININE. Look for the signature of E. W. Grove. Used the world over to cure a Cold in One Day.

The Merchants' Bank.

In another column of this issue appears a detailed report of the forty-fifth annual meeting of the directors and shareholders of the Merchants' Bank of Canada. The report of the president was received with much enthusiasm by the directors and shareholders present at the meeting, and it was the general opinion that in consideration of the recent money stringency, the affairs of the bank had been managed with the greatest care and caution.

In reference to the financial depression, which at times bordered on panic conditions, the directors had taken every possible precaution to prepare in advance for the pending trouble. A safe amount of cash or securities that could be immediately realized upon was held in reserve, in order to be prepared to at once meet any calls which the connections of the bank might give rise to at any time.

In order to carry out this sound policy it will be easily seen that the Merchants' Bank had to sacrifice considerable of its earning power. But it was considered advisable for the sake of the community more even than for their own sake to adopt this safe business method. That the result of the year's operations has proven more than satisfactory is shown by the report presented. On a paid-up capital of \$6,000,000, the profits were \$728,577.19. From this amount, \$400,000 was devoted to the payment of the annual dividend of 8 per cent, \$100,000 was written off Bank Premises account, and \$25,000 as a contribution to the Officers' Pension Fund. The balance carried forward to the good of profit and loss. The bank, whose capital is supported by a rest of \$4,000,000, has assets of \$52,808,228, which is held in place to meet any contingency. Commenting on the statement, Mr. George Hague referred to the exceptionally strong position of the bank with regard to its immediately available resources. They amount to about 50 per cent of the liabilities, while formerly the Bank was satisfied if the available resources amounted to 25 per cent. A much more promising financial outlook is now apparent, and with a general revival in trade conditions, the business prospects for the coming year are most favorable.

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HIS PAINS AND AGES ALL GONE

DODD'S KIDNEY PILLS CURED CHAS. N. CYR'S RHEUMATISM.

Statement of a Man Who Suffered for a Year from Different Forms of Kidney Disease and Found a Speedy Cure.

New Richmond Station, Que. (Special)—In these cold, dreary days Rheumatism, Sciatica, Backache and other Kidney Diseases are working havoc in every corner of Canada, and thousands will be interested in the statement of Mr. Chas. N. Cyr, the well-known barber of this place.

"I had been a sufferer from Rheumatism and Backache for a year," Mr. Cyr states. "My head ached, my back ached, and it was hard to collect my thoughts. I had heard of cures made by Dodd's Kidney Pills and made up my mind to try them. The marvelous effect of the first box on my system at once raised my hopes, and by continuing to take them I am now a sound and well man. All my pains and aches are gone and I am able to do my work without pain."

Mr. Cyr is only one of thousands whom Dodd's Kidney Pills have cured. Rheumatism, Sciatica, Backache, etc. For Dodd's Kidney Pills always cure sick or disordered Kidneys. And if your Kidneys are well you will have Rheumatism, Sciatica or Backache.

Said Uncle Silas: When a feller finds a button sewed on his shirt that he has been missin' a month or two, he wonders what in tarnation his wife is goin' to strike him for in the hat or dress line.

Forms feed upon the vitality of children and endanger their lives. A simple and effective cure is Mother Graves' Worm Extirminator.

Bring on your wireless telephone, Without your wire or line, When ne