

A Page of Latest Fashions

4248 AN ATTRACTIVE GOWN FOR A SMALL MAID

Novelty is as much sought in children's frocks as in dresses for the woman of fashion. A charming little dress in India linen is pictured, tucked and inset with Valenciennes lace. The yoke is unusual in design and one which may be trimmed in very unique



6710 A PLEASING WAIST FOR NICE OCCASIONS

If one has no pretty gown which she may wear upon the occasions which come unexpectedly to every woman, the old waist of soft silk or chiffon cloth corresponding in tone with the suit skirt, is indeed, a friend in need. Such a waist is not expensive, yet it makes one feel that she has something which will look pretty if she needs it. The waist sketched is in soft silk with a tucked yoke and bands of lace inserted. The sleeves may be finished



fashion. The short narrow tucks below the yoke in front and back are very pleasing and regulate the fulness and the skirt. These small drapes involve a little labor, and are such a delight to fashionists that the particular model realizes that she can make much prettier ones than she can buy. For the medium size 2 1/2 yards of 36-inch material are needed.

4120 A PLEASING LITTLE PARTY FROCK

It is now the season of children's parties and the little maid becomes old enough to participate in these festivities she must have a frock that is suitable. The light-toned cambric, lingerie fabric and washable silks are the materials usually chosen for frocks of this kind, while being the first choice. A small gown consisting of a tucked waist finished low neck with a wide round collar, and an attached skirt tucked in front and gathered at the sides and back is one of the newest designs and very pleasing. The sleeves are in full puff to the elbow and completed by narrow straight cuffs. The bodice may be a lace collar applied or be made of the material inset with lace or of pleated silk. The cash may be omitted, but it is so soft and pretty



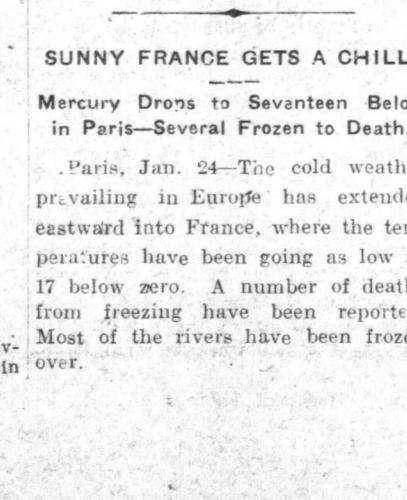
4126 A SAILOR DRESS FOR THE SCHOOL GIRL

Sailor dresses are always in style. The dress sketched is in white material with a sailor collar and long sleeves. The skirt is full and the dress is finished with a wide band of lace at the hem.



6760 A WAIST OF RARE CHARM

Nothing brings out the lights and shadows of our exquisite materials so effectively as shirring yet how many people shun this mode of fashioning because they fear that it will not become them. If ever it is remarkable it is now for never have the inventors pointed such an array of soft flimsy



FARMERS COULD GET CARS BY BRIBING C. P. R. AGENTS

The Royal Grain Commission resumed its sittings at this point yesterday morning, when considerable evidence of a highly interesting character was produced.

The first witness called was William P. Moore, of Grand Coulee, who like several other witnesses from that point complained of a scarcity of cars, maintaining that Grand Coulee had no discriminated against in the supply of cars. He was satisfied with the weight given at Fort William and had no objection to the dockage made there. MAKING THE CAR ORDER BOOK. Upon the C.P.R. car order book of Grand Coulee being produced, witnesses objected to elevator men blocking the book by putting down the names of fictitious applicants for cars. This book showed that the operator of the Grand Coulee elevator had in fact had some twenty names on the book. The elevator had no authority to get for the men whose names appeared on the book and at that date no threatening had been done. By this action the cars were blocked for the new crop before reaching the commission. He did not think the car order book should be started before farmers by the elevator men, but he did not know that the act was clear enough on that point. Witness then showed that the cars booked for farmers by the Grand Coulee elevator were not used by the John Masdows, for instance, the book showed to have loaded a car on September 10, whereas a major of fact he did not reach Fort William until that date. Other similar instances were given.

THE GRAND COULEE AGENT

In consequence of witness reporting the agent at Grand Coulee, that individual had cancelled a car for him and told him that he had got all the cars he was going to get that year. He had written to Commissioner of Railways concerning the matter and was satisfied with the action taken by the commission. The agent, however, had not been dismissed or anything indicated to him. The agent had told him that he could have a car if he could put his wheat through an elevator. A neighbor had also told him that he could have a car by paying the agent a few dollars.

BOYS ORDER CARS

The next witness, Wm. McLaughlin, corroborated the story told by Moore. He had said that the previous year he had been booked by young boys and gave an instance where a car was booked by a boy named Bethel Hock, who had no farm and lived at home with his father, who had already two cars down to use.

Another instance given was the case of a boy named McFarland, who had not drawn wheat into Grand Coulee for two or three years. Mr. Fadden, who he knew nothing of, had signed the car order book for him. The agent and shown the entry in the book which the agent signed. Mr. Fadden was not in the book when witness and McLaughlin looked it up. The agent was also shown a car order book for Marshall, who had drawn his wheat into Grand Coulee for several years. The agent also showed evidence concerning a car order book for a boy named Simpson who also gave evidence concerning a car order book for a boy named Archibald.

HON. W. R. MOTHERWELL

The next witness to give evidence was the Provincial Minister of Agriculture, who, however, said that he did not appear in his official capacity but as a private farmer. He referred to the appointment of a permanent agricultural survey team, which he contended was necessary on account of the growth of the grain business. This board, as at present constituted, did not have the confidence of the farmers. The present board of twelve members, acting in three, was unwieldy and unsatisfactory. He thought, however, that it was probable that it should meet, as was the case in the office of Inspector Horn whose work they were going to give judgment upon. In his opinion, a board of twelve members was not capable of passing their proper examination and thoroughness in the grain trade. If a farmer could be found capable of passing the necessary examination, such a board could be placed on the board upon which the province, the grain men and the millers should be represented. The establishment of such a board might possibly mean a slight increase in the inspection fee, say 25c per car, but it would be well worth it. What he would like to see was that the farmers have the same confidence in the survey board as they had at the present time the wheatmaster at Fort William.

SUPPLY OF CARS

Having referred to the necessity of looking into the running of the railway plant at Winnipeg, known as the hospital elevator, Mr. Motherwell next took up the question of cars. He said that the privilege at present existing of allowing elevator men to enter for cars on their behalf had been so grossly abused in the interests of the elevator that it should be withdrawn. Such a step might be a hardship to a few but it would undoubtedly be for the general benefit of the farmers. This act at present was being violated all over the country. Cars were just now so scarce that it was often worth from \$20 to \$30 to get a car. Farmers were frequently told to sign agency papers by the elevator men without really understanding what they were signing. He would also suggest an application fee of \$2 to be paid as a guarantee of good faith when the car was applied for and to be refunded or credited when the car was loaded or if it cancelled in a proper manner.

THE ONLY REMEDY FOR CAR SHORTAGE

There was more cars. The railways was true, said that money would not buy cars, but that was a question for the railway commission to investigate. On the face of it, the railway commission seemed reasonable, though it might be necessary to give the railways a period, say two years, before putting such a system into working so as to enable them to make the necessary repairs.

Another suggestion by Mr. Motherwell was that interior elevators should be built with two tracks, one for doing the car difficulty might be considerably lessened. He was strongly opposed to the idea of the elevator cars passing into the hands of private

COMPANIES INTERESTED IN THE GRAIN TRADE

Asked as to his opinion regarding the establishment of government weigh scales, Mr. Motherwell did not think the idea was feasible one. It was difficult to get a sufficient number of dependable men to act as weighmasters. Most of the difficulty was that the elevators were not interested in the establishment of government scales. They preferred to do you on the grain weight to dockage. After all most of the evils complained of by the farmers at present had not the advantage of being able to report to the alternative of the platform. If it were open to them in one way that it was intended to be, the elevators would comply to the last.

AFTERNOON SESSION

The commission held a brief sitting of some thirty minutes in the afternoon previous to taking the train for Moose Jaw, the next point at which it sits.

Wm. McLaughlin, of the Regina Flour Mill Co. stated that the firm of which he was a partner, got no press or communications from Mr. Fadden, the secretary of the grain exchange. His company did not consider men given to poets and other persons who suggested had been made to the mill that they should pay the same price as other buyers. He, however, had been doing so for some time and they had refused to make any arrangement.

The last witness called was C. L. Creamy, the operator of one of the elevator companies. He stated that it was necessary for the elevators to have the old pounds. The farmer stood by the scales and the elevator men in special bin what. His firm had never notified him of any surplusage at the end of the season's operations, although he imagined they would inform him of any shortage. His contract with his company did not specify that they would have to make good any deficiency.

WITH A STALLED ENGINE

Calgary Herald: "Sunny Alberta" has been accused many times of being a story, not a way in accordance with the fact, owing to the license given to poets and other persons who suggested had been made to the mill that they should pay the same price as other buyers. He, however, had been doing so for some time and they had refused to make any arrangement.

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Notwithstanding the severity of the weather, Engineer McCrear made fairly good time and everybody was glad when the train arrived at Winnipeg. The train was met by a large number of people, and the train was pulled out to the station. The train was met by a large number of people, and the train was pulled out to the station.

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ATMOSPHERE FOR THE AMOUNT OF HEAT AVAILABLE

The casual observer, who was of course present, said that in his opinion the fire was frozen. The engineer said if he could only back up a bit he could go ahead, and did not seem pleased when somebody suggested that he should go ahead a bit so as to back up a bit, so as to be able to go ahead, which was what he and everybody else wanted to do. While all these things were taking place, the train was becoming more and more firmly rooted in the soil. The passengers with that charming disregard of facts, began to blame the railway company for the state of the weather. Chatterful penitents brought reports from time to time to the effect that there was no way out and that the train was the northern terminus until the next chink. A real estate agent, in view of this alarming prospect, immediately proceeded to form a syndicate to corner the apple market, but the news agent, like all monopolists, returned the proposal with disdain. He didn't have to be cornered.

A GREAT WAVE OF FROZEN DESPONDENCY

A great wave of frozen despondency had, by this time, enveloped the passengers when the joyful whistle of the engine could go ahead, and did not seem pleased when somebody suggested that he should go ahead a bit so as to back up a bit, so as to be able to go ahead, which was what he and everybody else wanted to do. While all these things were taking place, the train was becoming more and more firmly rooted in the soil. The passengers with that charming disregard of facts, began to blame the railway company for the state of the weather. Chatterful penitents brought reports from time to time to the effect that there was no way out and that the train was the northern terminus until the next chink. A real estate agent, in view of this alarming prospect, immediately proceeded to form a syndicate to corner the apple market, but the news agent, like all monopolists, returned the proposal with disdain. He didn't have to be cornered.

THE CANADIAN BANK OF COMMERCE

REPORT OF THE PROCEEDINGS OF THE ANNUAL MEETING OF SHAREHOLDERS

TUESDAY, 8th JANUARY, 1907

The fortieth annual meeting of the Shareholders of the Canadian Bank of Commerce was held in the banking-house on Tuesday, 8th January, 1907, at 12 o'clock.

The President, Hon. George A. Cox, having taken the chair, Mr. F. G. Demme was appointed to act as Secretary, and Messrs. Acmilun Jarvis and W. M. Alexander were appointed scrutineers.

The President called upon the Secretary to read the annual report of the Directors, as follows:

Report.

The Directors beg to present to the Shareholders the fortieth annual report, covering the year ending 30th November, 1906, together with the usual statement of assets and liabilities.

The statement of Profit and Loss Account brought forward from last year was \$5,871,700.

Net profits for the year ending 30th November, after providing for all bad and doubtful debts, amounted to \$1,741,125 40.

Which has been appropriated as follows:

Dividends Nos. 78 and 79, at five per cent per annum \$700,000 00

Bonus of one per cent \$100,000 00

Written off Past Premiums \$21,434 73

Transferred to Pension Fund (annual contribution) \$20,000 00

Subscriptions to San Francisco Relief Fund \$25,000 00

Transferred to Rest Account \$600,000 00

Balance carried forward \$1,741,125 40

The entire assets of the bank have as usual been carefully revalued, and ample provision has been made for all bad and doubtful debts.

Last year we were able to show earnings which were the largest in the history of the bank. This year we have again made satisfactory progress, our net earnings amounting to \$1,741,125 40, or about \$700,000 more than last year.

In view of these handsome profits, your Directors decided that the time had come to increase the annual distribution to the shareholders, and, in addition to the usual dividend at the rate of seven per cent, per annum, they have declared a bonus of one per cent, making a total distribution of eight per cent, for the past year. After providing for this increased distribution and for the annual contribution to the Pension Fund, we have been able to write \$341,434 73 off Bank Premiums, and to add \$20,000 to the Rest, which now stands at \$5,000,000, or 30 per cent of the Paid-up Capital.

In April last a terrible calamity overtook the city of San Francisco, where we have a large and important business. Having regard to our long connection with San Francisco through the Bank of British Columbia, your Directors thought it only fitting that we should express in a tangible manner our sympathy with the sufferers, and they accordingly

In accordance with an agreement made in the early part of the year, this Bank took over as on the 1st of June last, the business of the Merchants Bank of Prince Edward Island, which gave us new branches at Charlottetown, Summerside, Alberton, Montserrat and St. John's. The branch at Charlottetown, the branch which the Bank had at Sydney was amalgamated with our own branch there. The six months' experience which we have had with our new business gives us every reason to be satisfied with the purchase.

In addition to the offices acquired the bank has opened during the year new branches at the following places: in Alberta, at Bawlf, Crossfield, Gleichen, Leavins, Stavely, Stony Plain, Strathcona and Wetaskiwin; in Saskatchewan, at Regina, Moose Jaw, Langham, Lashburn, Radisson, Vonda, Wadena, Watson and Weyburn; in Manitoba, at Neewold, and at Alexander Avenue, at Blake street, and at Port Rouge, Winnipeg; in Ontario, at Fort William, Kingston, Latchford, Lindsay, Ottawa (Bank street), Parry Sound and Windsor; in Quebec, at St. John's, and in the city of Quebec; in the United States, at the corner of Van Ness and Eddy streets, San Francisco. The branches at Seattle, N. B., and in Laramie and Lethbridge, N. S., have been closed. Since the close of the year branches have been opened at De Loraine, Que., and Imprime, Alta.

It is with deep regret that your directors record the death of their late colleague, Mr. W. H. Hamilton, who for many years past had been a director of the bank. Until his health began to fail Mr. Hamilton was rarely absent from the meetings of the board, where his long experience in business made him at all times a wise and prudent counsellor. To fill the vacancy the directors elected the Hon. W. C. Edwards, of Montreal, to the office.

An amendment to the by-laws will be submitted for your approval, increasing the number of directors from twelve to fourteen.

In accordance with our long-established practice, the branches and agencies in Canada, the United States and Great Britain, and the various departments of the head office of the bank have been inspected during the year.

The directors have again pleasure in recording their appreciation of the efficient and loyal work with which the officers of the bank have performed their respective duties.

Toronto, 8th January, 1907.

GENERAL STATEMENT

20th NOVEMBER, 1906.

Notes of the Bank in circulation \$22,626,399 72

Deposits not bearing interest \$1,199,204 68

Deposits bearing interest \$4,625,637 10

Balance due to other Banks in Canada \$7,152,526 32

Balance due to other Banks in foreign countries \$17,623 37

Balance due to Agents of the Bank and other Banks in foreign countries \$1,062,520 39

Dividend No. 79, payable 1st December \$20,000 00

Capital paid up \$10,000,000 00

Current Bonds, Municipal and other Securities \$2,914,567 37

Call and Short Loans \$9,013,595 68

Other Current Loans and Discounts \$2,467,225 43

Overdue Debts (not fully provided for) \$2,412 11

Real Estate (other than Bank Premises) \$2,412 11

Mortgages \$1,200,000 00

Other Assets \$22,419 32

\$113,545,969 91

E. E. WALKER, General Manager.

The motion for the adoption of the report was then put and carried. An amendment to the by-laws, increasing the number of directors from twelve to fourteen, was then passed, and the usual resolutions expressing the thanks of the shareholders to the President, Vice-President and Directors, and also to the General Manager, Assistant General Manager and other officers of the bank were unanimously carried. Upon motion the meeting proceeded to elect directors for the coming year.

The following gentlemen were elected as Directors for the coming year:

HON. G. A. COX, President.

ROBERT KILGOUR, Vice-President.

M. LEVAT, Director.

JAS. CATHRYN, Director.

JOHN HOSKIN, K.C., LL.D., Director.

J. W. FAYVILLE, Director.

A. KINGMAN, Director.

At the meeting of the newly-elected Board of Directors held subsequently Mr. B. E. Walker was elected President and Mr. Robert Kilgour Vice-President.

ATMOSPHERE FOR THE AMOUNT OF HEAT AVAILABLE

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