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PROTESTS OF LITTLE AVAIL

Much Pleading Makes Controllers Relent Only to Extent of $150.

And $500 Was Made in Grants, So That Rate Remains Stationary So Far—Parks Committee Would Have Been Better Off to Stay Away, but Ald. Saunders Gets $500 More.

From 2 o'clock until 6 yesterday afternoon the Board of Control sat as an appeal court to listen to protests against their own unsparing manipulation of the draft estimates. The meeting grew exceedingly warm towards the end, when the parks appropriations were being voted on. Ald. Leslie incurred Ald. Burns' censure for his proneness to liberality, and a sharp tilt between the twain ensued across the table. Ald. Hubbard did not mince words in his condemnation of the alleged extravagance in the Parks Department. In this he crossed swords with Chairman Score and with the Park Commissioner.

The parks representatives went away with $350 less granted them than they had when they came. But $500 was added for sewage disposal experiments to the Board of Works, and $500 was made in grants. So that, after much wrangling, only a meagre $650 extra was wrenched yesterday from the Controllers. No further meeting will be held on the estimates till the middle of next week.

Appeal for Dispensary Grant.

"Ladies first" was the order followed, and Dr. W. B. Aikins introduced three ladies, who added a charm to the weight of his appeal for a grant towards the Toronto Dispensary, Simcoe-street. Last year the grant had been cut off, and, while $1500 was spent, only $800 was raised, by charging a nominal fee to patients. Controller Hubbard favored a small grant, since there was no other hospital within a mile, and the Mayor sent the appellants away bidding them be hopeful. At His Worship's suggestion, $400 was subsequently voted.

Clerical Financiers.

Revs. A. J. Broughall and John Gillespie voiced the tale of woe for the House of Industry. They asked for $15,100 this year, whereas last year they got along with $12,000. They had already received an interim grant this year of $10,000, but had overdrawn already $2000. To meet this and other expenses up to December they required $5100. The estimates only provided for $12,000, inclusive of the interim grant. They were doled out promises.

For Study of the Heavens.

Terrestrial organizations gave place to a consideration of bodies celestial. Mr. Arthur Harvey buttressed an appeal for a grant to the Toronto Astronomical Society by promising to set aside one or two evenings per week to allow school children the free use of the telescopes wherewith to scan the heavens. Mr. John A. Paterson spoke enthusiastically of sowing the seeds for an observatory and of cultivating a love of astronomy. A grant of $100, was made before the Board adjourned.

High School Board.

Next came members of the High School Board, smarting from a cut of $15,000. Dr. Ferguson pointed out that some $6250 in their estimate might be turned to debenture debt, being for permanent improvements, and a vote forced upon the people. Last year the Board got $32,027; this year they ask $50,012. Ald. Hubbard refused to be sympathetic with the Board, claiming that they had misrepresented the feeling of Council in lowering the fees and thereby losing about $7200 revenue. Dr. Ferguson argued that a fairer comparison would be between the revenue from fees in 1896 and in 1898. It was $20,759 in 1896, and about $11,000 was expected in 1898. So that $10,000 was actually being lost by the reduction in fees, taking into account falling off in attendance. This they admitted to be a mistake, but blamed the reduction on the members who were not present to speak for themselves.

The Controllers, on the other hand, claimed they were giving from $1000 to $3000 more than was granted last year. Dr. Ferguson manipulated figures to prove that $29,000 was essential to pay off an overdraft of $3465, and pay their way till the end of 1898. This was exclusive of the $6250 asked to be debentured. The larger requirement was partly due to a $1400 raise in salaries by sliding scale. Ald. Burns considered this raise, in view of the slashing of fees, unjustifiable. Ald. Burns declined to force the people to pay for a higher education, and Trustee J. N. McKendry claimed that workingmen wanted to educate their children as much and as cheaply as more favored scions. The Mayor kicked about the raise in salaries and Ald. Burns about the idea of issuing debentures for so small a sum as $6250. The deputation must prepare a statement by to-day, in which they will demonstrate how, if they are cut down to $35,000, they can overdraw and next year raise the fees to pay off the overdraft.

Public School Board Silent.

A sigh of relief followed when nobody responded to the call for the Public School Board, and the Mayor remarked: "We'll have to slash them some more. They seem to stand it all right."

Board of Works Gain $500.

Chairman Saunders, Engineer Rust and Street Commissioner Jones were heard on behalf of the Board of Works. Commissioner Jones became convinced that he could manage with $2600 less for scavenging. Mr. Rust urged the danger in an economy which brought about a reduction of $9000 from the $21,000 asked for the flushing of sewers. The Board was inexorable. Chairman Saunders refused to submit to the striking out of the $2500 asked for for sewage disposal experiments. He stigmatized the bay as a perfect cesspool and the trunk sewer as a forgotten dream, which had done its service in various Mayoralty elections. He departed with a reinstatement of $500 for sewage disposal experiments, the only cut replaced to the credit of the department. There were a number of transfers in appropriations, but the amount remains, with the $500 exception, the same. The decision, formerly reserved, as to Reservoir Park, was made, allowing the $9000 asked for.

Fan Over Parks Estimates.

But the fight of the day was over the parks and gardens estimates, which had been left so cut up after Wednesday's massacre. The first change was a reinstatement of $1000 of the $1470 cut off the Queen's Park and Avenue allowance. In this matter Commissioner Chambers incurred an attack from Ald. Hubbard for alleged extravagance and failure to keep an eye on the men under him. It was an easy thing, he said, to bring up swollen estimates with things so loosely managed. An extra cut of $400 was made in the grant to Riverdale Park, leaving it $200.

Ground had been lost and Ald. Burns and Hubbard strove to retrieve it by making a further cut of $1000 in the $4000 left for High Park. The Commissioner urged that half the amount asked for had already been spent by his committee. Ald. Hubbard, in heated fashion, called this a crooked way of doing business, and Chairman Score objected to the expression "crooked," as being ungentlemanly, and the Mayor patched it up by defining Ald. Hubbard's implied meaning satisfactorily.

"How would you spent $4000 in High Park?" was asked, and when the Park Commissioner replied, "In sodding and grading," Ald. Burns contended that this work would destroy the rusticity which gave the Park its charm. A compromise was effected by making the grant $3500.

Views as to the Rate.

Everybody was excited, and the Mayor proposed a few minutes' respite to allow everybody to cool off. Ald. Score's pertinacity in asking for heavy park appropriations led Ald. Burns to ask what he considered the rate ought to be. Business men, claimed Ald. Score, wanted to see necessary works carried on, regardless of rate. Ald. Leslie's figure was 18 mills and Ald. Burns' 17½, the same as last year.

Returning to the onslaught the Board finished by cutting $450 from the $1450 asked for Riverdale Park improvements.

It was nearing 6 o'clock when Mr. W. J. Gage was heard in the interests of a grant to the Gravenhurst Sanitarium. He was given no satisfaction.

City Hall Notes.

Mayor Shaw, Ald. Burns, Ald. Leslie, City Treasurer Coady and City Solicitor Caswell waited on Attorney-General Hardy yesterday morning to secure the Government's pledge not to oppose a bill at the next session, permitting the issue of $100,000 debentures to furnish and finish the new City Hall. Mr. Hardy promised consideration.

The Mayor desires to disillusionize those who may be misled to suppose that it is or ever was intended to bring the 100th Prince of Wales' Royal Canadian Regiment to Toronto. All that was embraced in the memorial of Council was a recruiting depot, the city to furnish the building.

At the hour of Hon. W. E. Gladstone's burial to-day the bells in the city will be tolled, and citizens are requested as a mark of respect to close their shutters.

The Public School Board have requested the free use of the Exhibition grounds for their annual games, June 13.

R.M.S. Gallia.

Montreal Gazette.

Shortly after 6 o'clock last evening the Beaver Line R.M.S. Gallia arrived in port with passengers and a general cargo, after a very enjoyable trip across the briny.

The fact that the Gallia is a stranger to Montreal, as well as being the latest acquisition to the Beaver Line fleet, made her arrival additionally interesting, with the result that a larger number of citizens than usual congregated on the wharf to greet her.

Although the Gallia is comparatively a new boat to the St. Lawrence trade, she has had a record of being a favorite boat with transatlantic passengers, having been an ex-Cunarder, and consequently fitted up with the usual luxuries of this venerable line.

During the past two seasons there has been quite a revolution in the steamship business, not only as regards tonnage, but also because the scenery of the St. Lawrence route is fast becoming second to none for its beauty. The old saying that competition is the life of trade is fully demonstrated by the latest acquisition to the Beaver Line fleet, and the management have evidently realized that while many travel for pleasure, "there are others" who are anxious to combine business with the former.

The officers are: Captain Stewart, commander; Messrs. Thomas Windsor, chief officer; Charles Parks, second officer; Stephen Gibbons, extra second officer; surgeon, Dr. R. E. Davitt; W. H. Rowlands, chief steward; John Caffrey, second steward; William Bewley, chief engineer; Roger Cross, second engineer.

As soon as the Gallia came alongside her berth she was greeted with hearty cheers. The first to step aboard was Mr. David W. Campbell, general manager, accompanied by Messrs. George A. Ringland, passenger manager, and S. J. Sharp of Toronto, western freight and passenger agent.

Our Brothers, the Indians.

Chief Game Warden Tinsley has been in correspondence with the Minister of the Interior at Ottawa, in regard to the observance of the game laws by Indians upon their reserves. The Indians claim that they have special privileges under treaty, but Mr. Tinsley's contention has been that they must observe the Provincial game laws just the same as any other citizen. The Dominion department has recognized the soundness of this contention, and hereafter the redman must conform as does the white.

W.C.T.U. Notes.

The following ladies have been appointed delegates to the Dominion Alliance Convention, to be held in the Pavilion in July: Mesdames Bascom, Stevens, Brownell, Moffat, Forster, Carlyle and Miss Wiggins.

A special meeting of Northern Union will be held on Monday next, when a short address on "Systematic Giving" will be delivered by Rev. E. E. Scott.

Central Union have arranged for the distribution of literature on the boats leaving for Montreal.

S. Ackerman, commercial traveler, Belleville, writes: "Some years ago I used Dr. Thomas' Eclectric Oil for Inflammatory Rheumatism, and three bottles effected a complete cure. I was the whole of one summer unable to move without crutches, and every movement caused excruciating pains. I am now out on the road and exposed to all kinds of weather, but have never been troubled with rheumatism since. I, however, keep a bottle of Dr. Thomas' Oil on hand, and I always recommend it to others as it did so much for me."

THE TORONTO GENERAL TRUSTS COMPANY.

The sixteenth annual meeting of this company was held at its offices on the 23rd instant, Mr. John Hoskin, Q. C., LL.D., the president of the company, occupied the chair, and among those present were Sir Frank Smith, W. H. Beatty, E. A. Meredith, W. R. Brock, B. Jaffray, Samuel Alcorn, T. Sutherland Stayner, James Henderson, J. K. Osborne, H. S. Howland, Alfred Hoskin, A. P. Burritt, Aemilius Irving, Edw Galley, J. G. Scott, A. B. Lee, F. C. Jarvis.

Mr. J. W. Langmuir, the Managing Director, acted as Secretary, and submitted the usual statements, showing the operations of the company for the year ended 31st March, 1898. He also read the report of the company, as follows:

Sixteenth Annual Report.

The Directors of the Toronto General Trusts Company beg to submit their sixteenth annual report, which, with the accompanying financial statements, shows the operations of the company for the year ended 31st March, 1898.

The new business committed to the care of the company for the year amounts to $2,569,825.48, being the largest aggregate, both in value and in the number of estates, of any year in the company's history.

The very varied character of this large volume of new business will be better shown by an examination of the following summarized statement, namely:

Administrations	$ 162,397 46
Administrations with will annexed	30,190 00
Trusteeships	572,081 93
Executorships	188,679 10
Guardianships	60,077 39
Receiverships	54,500 00
Estate Management Agencies	236,323 88
Liquidatorships under Winding-Up Act	1,100,000 00
Committeeships	21,787 02
Sinking Fund Management	30,000 00
Investment Agencies	113,787 81
	$2,569,825 48

In addition to the new business thus summarized, the company has, during the year, been appointed trustee for the issue of bonds and debentures for a large amount, as well as for the performance of other duties, which may ultimately lead to permanent work.

Notwithstanding the business of the company has so largely increased during the year, and that it has in the aggregate assumed such large proportions, it will be observed that the net profits have not correspondingly increased. The establishment of five new trusts companies during the past two years, with the keen competition thus created for certain classes of business, and the great reduction in the rate of interest, as well as the provision that has to be made to meet losses, have largely reduced the net profits of the year. The assumption of such a volume of business necessitates the employment of a large and competent staff, even although the transaction of some of it is not attended with corresponding profit.

The profit and loss statement herewith submitted shows the sources from which the revenues of the company are derived and the charges against such revenues. The net profits for the year, after making provision for every ascertained or estimated loss, amount to $28,039.99. Out of these net profits your Directors have declared dividends during the year of 9 per cent. on the paid-up stock, amounting to $22,500, and have carried forward to the credit of profit and loss $5539.09.

At the beginning of the year there stood at the credit of the contingent account the sum of $54,656.78, and during the year $10,154.58 has been written off for ascertained losses, leaving still at the credit of contingent account $44,202.20.

Under the provisions of the Loans Corporation Act, it becomes necessary to change the close of the company's fiscal year from the 31st of March to the 31st of December. The Public School Board have requested the free use of the Exhibition grounds for their annual games, June 13.

All of which is respectfully submitted.

JOHN HOSKIN,
President and Chairman of the Executive Committee.

J. W. LANGMUIR,
Managing Director.

Dr. John Hoskin, in moving the adoption of the report, said: The statements submitted to you are, as usual, very voluminous, and give indication of the very large amount of work involved in the conduct of the company's transactions. The Managing Director has repeatedly endeavored to curtail the number of statements which accompany the Annual Report, but when it is considered that we had to deal with a large number of estates closed up during the year, and with over twelve hundred estates still remaining in the company's hands, all having more or less active accounts, it will be seen how difficult it is to reduce the number.

The report informs you that during the year the company has been entrusted with over two and a half millions of new business, which is the largest amount assumed in any year since the establishment of the company in 1882.

The aggregate of the company's business is now close upon $15,000,000, comprising every conceivable kind of asset, and any shareholder who has had the management as executor or trustee of one or two small estates can readily form an idea of the care and anxiety, as well as the enormous labor, connected with the administration of estates and business aggregating this large amount. When it is considered that five or six new trust companies have been established within the last two years, and that some of them have been very actively canvassing every part of the province for business, I think I am warranted in saying that no better evidence can be furnished of the good repute and excellent standing of the Toronto General Trusts Company than a simple statement of these facts.

We have passed through a very long period of serious depression, which, as you are all aware, has been more severely felt in its results, by private individuals as well as corporations, in connection with real estate mortgage investments. I advisedly use the words "we have passed through," firmly believing, as I do, that we have seen the end of the depression, and that everything now apparently points to a restoration of at least fair prices and better returns for real estate.

During the past year it was considered desirable to appoint a sub-committee of the Executive to inquire into the condition of the mortgage securities held by the company. The work was done in a very exhaustive way, and while we cannot and do not claim exemption from losses, the results of the examination have, on the whole, been very satisfactory. Of the properties that have come into the company's hands during the depression nearly $100,000 worth have been disposed of during the year without great loss, and we have every reason to hope that we shall be equally or even more successful in making sales in the current year.

Coming now to an examination of the profit and loss sheet, I may at once state that, notwithstanding the largely increased business of the company, and although our compensation for the management of estates has, owing to the increased volume of work, been greater than in any year, still our net profits have been considerably reduced. The explanation of this is one that will readily be understood by every shareholder, and more particularly by those who are directors of loan companies.

This company has all along assumed the most drastic measures in its treatment of mortgages in default, which are held for its capital and guaranteed accounts by ceasing to take interest into its profits the moment that such default assumed a permanent form. As a result of this method, a very large amount of interest has been for the past five years excluded from profits. We had, as the report shows, a contingent fund of over $50,000 to meet losses at the beginning of the year, and after writing off all losses that had been ascertained, we start the year with over $40,000 at the credit of that fund.

Owing to the loss of interest referred to, some of which it is hoped will only be temporarily suspended, the profits of the company have been very considerably reduced. For this reason it has been thought advisable by your Board of Directors to reduce the dividend to 4 per cent. for the half year.

The usual examination of the business and securities of the company has been carried on quarterly by the Inspection Committee, which, with the inspection and audit by the auditors appointed by the shareholders, constitutes the most effective system of security for the public that exists in any company, so far as I am aware.

Mr. Vice-President Meredith, in seconding the adoption of the report, said:

If we analyze the extraordinary increase in the new business assumed by the company during the past year we shall find that it is due to the growth of our proper business as a trust company, and not to our business as a loan company for the investment of moneys. It will be found, moreover, that the increase has been caused, not by the acquisition of a few large trust estates, but of a large number of comparatively small trusts. The number has been nearly double that of the preceding year. We could not have more conclusive evidence of the growing appreciation by the public of the value of the services of the company or of their confidence in the way its work is done.

The net profits of the company have, unfortunately, not increased with the growth of our business, but we are, I think, warranted for many reasons—some of which have been mentioned—in looking to better results in this respect during the current year. We are all rejoicing in the fact that the country, after a protracted period of depression, has apparently entered upon a new era of prosperity, and one which, if we do not misread the signs of the times, we may hope to be of even longer duration than the cycle of hard times from which we are just emerging. It cannot but be that this improved condition of affairs will prove an important factor in improving the business of the company. We are, indeed, already feeling in many ways its benefits, notably in the prompter payments of interest on loans and the readier sale of farms and other real estate in the possession of the company.

In conclusion, therefore, I think we may look forward with a reasonable confidence, not only to a steady increase of our business during the year, but to a satisfactory profit and loss sheet at its close.

The election of Directors was then held and resulted in the re-election of John Hoskin, Q.C., LL.D.; E. A. Meredith, LL.D.; Hon. Sir Frank Smith, Senator Cox, W. H. Beatty, W. R. Brock, B. Homer Dixon, George Gooderham, Aemilius Irving, Q.C.; J. J. Foy, Q.C.; H. S. Howland, Robert Jaffray, A. B. Lee, J. W. Langmuir, J. G. Scott, Q.C.; Samuel Alcorn, T. Sutherland Stayner and John Bell, Q.C.

At a subsequent meeting of the new Board of Directors Mr. John Hoskin was elected President, Messrs. E. A. Meredith and W. H. Beatty Vice-Presidents, and the following Directors were appointed members of the Executive Committee: John Hoskin, Q.C., LL.D., Chairman; E. A. Meredith, LL.D.; Hon. George A. Cox, W. R. Brock, A. B. Lee, J. G. Scott, Q.C.; T. Sutherland Stayner, J. J. Foy, Q.C.; Robert Jaffray and W. H. Beatty.

The Inspection Committee of the preceding year was re-elected, viz.: Vice-President, W. H. Beatty, Chairman; Messrs. H. S. Howland and Aemilius Irving, Q.C.

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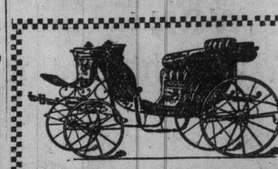

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