

# The Toronto World

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A Morning Newspaper Published Every Day in the Year.

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**MAIN 5308.**  
Is The World's New Telephone Number.

TUESDAY MORNING, JAN. 24, 1911.

## IMPROVE THE PUBLIC LIBRARY.

The board of control may well think over their refusal to increase the funds available for the public libraries of the city. The public library is the poor man's university. It is the only means of education for many thousands of the citizens; it is a most effective means of improving the quality of our citizenship; and there is no other way in which so much permanent good can be got out of so little money.

Ald. Pheasant's motion to increase the library rate should be carried in council, even if the board of control do not experience a change of heart. We are especially surprised at Controller Spence, who never cast a more inconsistent vote in his life, if his hostility to the bars be sincere. Mayor Geary, who has been a most consistent supporter of the increase of \$10,000 due from the advance in the general assessment of the city should be adequate, quite overlooks the fact that the public library service has been starved for years, and has only now begun to receive a hint of justice, and that lost ground has to be regained.

Citizens may be surprised to learn that they have never put a dollar of money into any of the library buildings of the city beyond the quarter mill rate which is supposed to be devoted to maintenance and the purchase of books. Yet such is the fact. We are indebted to Andrew Carnegie for the new buildings recently erected out of his gift of \$370,000. The old central library at Church and Adelaide streets was paid for out of the quarter mill rate, \$2867 annually being taken for the purpose, the people getting so many fewer books.

Since Mr. George H. Locke was appointed librarian, the public library system has undergone a revolution in popularity. It used to be said that the people did not want the public library. It turned out that they had not been given a chance to want it. Under the new regulation the libraries have become places of use and not of ornament merely. The College-street library, for example, has jumped up surprisingly in its circulating department. With only 7200 volumes, a third of which are regularly out of use being repaired, so that only 5000 are usable, the circulation reaches 140,000 a year, or about 3000 a week. This, of course, means heavy wear and tear and necessary replacement. But there are no adequate funds for renewals and the equally necessary additions of new books. The present library stock has evidently got to be brought up to date.

In the reference library the figures are still more startling. In 1908 the references were 48,000, rising to 76,000 the following year and to 159,000 in 1910.

Between the College-street institution and West Toronto there is no library. Near Bloor and Dovercourt, the boundary between the two wards five and six, there should be a library building. The High Park district is calling for library accommodation. North Toronto and the Beaches are devoid of this civic necessity. The success attending the Riverside and the Yorkville branches of the latter is buried under few know of its existence, which should be indicated by a prominent sign on Yonge-street, and the demand from other districts, indicates that something must be done. Perhaps we may call once more on Mr. Carnegie's unflagging providence. It will be seen that there is an urgent need for money, and its estimate of \$60,000 is required to bring the present libraries up to date.

One section of the work is an example of this. Some attention has been paid in recent years to technical industrial books and works of science and the allied arts. These books are more expensive than novels, and they get out of date rapidly with the advances of modern invention and research. Yet their presence has turned the reference library into a veritable night school, scores of young men taking advantage of an opportunity otherwise unavailable. An immense benefit to the city thus gained in superior craftsmanship and skill of manufacture is gained at a trifling cost.

Toronto has been starving the public library service on a quarter mill rate, while Cleveland, a city of similar size, devotes double the amount. Ald. Pheasant's proposal for three-eighths or three-tenths of a mill instead of the present quarter. It is a very slight increase compared with the need, and we think the board of control will be well advised to reconsider their opposition and recommend a three-tenths mill rate for the future.

## RECIPROCITY.

We suppose the two governments have a reason for withholding the details of the trade arrangement just concluded between Canada and the United States. But they shouldn't keep them a day too long.

We still have our doubts of any such arrangement becoming law this year. If a treaty, it will have to pass the senate; if reciprocal tariff legislation, it will have to pass both houses of congress.

## BANK INSPECTION.

At the twenty-sixth annual meeting of the Traders' Bank of Canada Mr. E. F. B. Johnston, K.C., one of the directors, moved a resolution to the effect that shareholders place on record their hearty approval of any independent examination and audit of all Canadian banks. The resolution further hoped that the method to be devised should be thorough and efficient and of a practical character, since a defective system would create injustice and tend to injure those who might be induced to rely on reports having the sanction of a government or other official auditor.

By carrying this resolution the Traders' Bank has aligned itself with public sentiment. The revelations connected with the Farmers' Bank have greatly stimulated the demand for some more effective check than that provided by the Bank Act, now at the point of expiry. Experience has conclusively shown that official returns provide no adequate protection, since the same elastic conscience that admits of irregular management will not stick at a signature. Why any bank should object to an independent audit is difficult to understand. Certainly the arguments offered against it would be more relevant were the public at their back. As they stand they invite the inference that they are rather the invention of special pleaders than prompted in the public interest.

## THE TRADERS BANK OF CANADA.

From the report of the twenty-sixth annual general meeting of the Traders' Bank of Canada, published elsewhere in this issue, it will be seen that the institution had its full share in the national prosperity. The net profits for the year ending Dec. 31 last, after making all provisions and allowances, amounted to \$234,351.39, to which fell to be added the balance of \$102,443.40; credit of profit and loss account. Out of the total \$336,794.79 was distributed in dividends at the rate of 8 per cent. per annum, \$100,000 was transferred to reserve account, \$15,000 written off bank furniture and fixtures and \$5000 transferred to each of the officers' guarantee and officers' pension funds. The balance of \$136,794.79 was carried forward at credit of profit and loss account.

In his presidential address Mr. C. P. Warren laid legitimate stress on the fact that the deposits had increased over the preceding year by six millions, which he justifiably attributed to confidence in the part of the officials and the confidence thus brought about. The deposits, with and without interest, at the expiry of the year stood at \$38,077,242.50, which the bank holds in readily available assets close on \$12,000,000. The rest account now stands at \$23,000,000, more than 50 per cent. of the paid-up capital, and the president was able to assure the shareholders that the securities have been closely scrutinized and that investments in the slightest degree speculative have been avoided. The policy pursued has fully justified itself by the increased dividend and the generally satisfactory state of the bank's balance sheet.

## THE NORTHERN CROWN BANK.

In another column of this issue will be found the annual statement of the Northern Crown Bank for the year ending Dec. 31 last. The net profits after all deductions and making provision for contingent liabilities, are \$238,144.45, which with the balance brought forward at credit of profit and loss account, totalled \$410,819.99 available for disposal. Of this the dividends Nos. 7 and 8 absorbed \$105,170.22, there was transferred to reserve fund \$60,000, to contingency fund \$25,000 and to officers' pension fund \$5000. The balance of \$170,649.77 has been carried forward at credit of profit and loss.

Deposits in the Northern Crown Bank increased about \$1,000,000 during the year. Since the absorption of the Crown Bank deposits have increased by approximately \$2,000,000, and the total assets by \$4,000,000. The bank creates some healthy activity and the fact that the net profits are equal to 10.9 per cent upon the combined capital and reserve fund stands comparison with any Canadian bank. Comparative figures of the last three years show steady increases in all departments of the bank's business and the figures should be satisfactory to the shareholders.

## PLENTY OF WORK.

Editor World: In Thursday's issue of your paper (Jan. 19), I noticed "A Britisher Out of Work" had something to say about hard times. I would like to say something too. There are men who will work in the summer and have a good time on their summer's wages in Toronto and other cities as long as they have money to take the boat out of the city into the country, where they can get work. So they walk the streets of Toronto looking for a snap, and if they can find one, they complain. I have known young fellows and old ones, too, leave the farm and refuse a reasonable offer, to go to the city for a good time. Far better to work around the farm for one's board and save the summer's wages than to do as they. I have been in Canada eleven years and have not been out of work three days the whole time. I don't look for work. I go to where it is and grab a handful and hang on to it. A young fellow once said to me, "Say, do you know where I can strike a job?" "Yes," I said, "but men like you when they get a chance to strike a job, they strike it too hard and knock it away from themselves." I don't believe in begrudging Italians the work they get. Every man is only a man. I don't mix for a straw what nationality he is.

# BANK OF AMERICA HAMILTON Dividend Notice

Notice is hereby given that a dividend on the Capital Stock of the Bank of America and three-quarters per cent. (being at the rate of eleven per cent. per annum) for the quarter ending 28th February, has this day been declared, and that the same will be payable at the Bank and its Branches on and after 1st of March next.

The Transfer Books will be closed from the 21st to 25th February, both inclusive. By order of the Board.  
J. TURNBULL,  
General Manager,  
Hamilton, 23rd January, 1911.

## AT OSGOODE HALL ANNOUNCEMENTS.

Jan. 24, 1911.  
Motions set down for this court for Wednesday, 25th inst., at 11 a.m.:  
1 and 2—Toronto General Trusts v. Robins.  
3—Ryan v. Heffernan.  
4—Van Every v. White.  
5—Re Boyle, McCabe v. Boyle.  
6—Brooks v. Foresters.  
7—Marsden v. Sieber.

Peremptory list for divisional court for Wednesday, 25th inst., at 11 a.m.:  
1—Gill v. Great West Life.  
2—Smith v. Hamilton Street Railway.  
3—Medora School Board v. Medora.  
4—Horan v. McMahon.  
5—Peele v. Doty (2 appeals).

Peremptory list for court of appeal for Wednesday, 25th inst., at 11 a.m.:  
1—Toronto Club v. Imperial Trust Co.  
2—Toronto Club v. Dominion Bank.  
3—Toronto Club v. Imperial Bank.  
4—Stavert v. McMillan.  
5—Strait v. Toronto Construction Co.

## Master's Chambers.

Before Mr. Justice G. C. Macdonnell, K.C., Master.  
Wilkinson v. The Mail—J. B. Clarke, K.C., for defendants. J. Hales, for plaintiff. Motion by defendants for an order postponing trial for absence or difficulty in procuring material witnesses. Reserved.  
Wilkinson v. The Spectator—F. Aylesworth, for defendants. J. Hales, for plaintiff. Motion by defendants to postpone trial on ground of absence or difficulty in procuring material witnesses. Reserved.

Re Stinson-Roberts v. Stinson (\$50,000).—G. C. Macdonnell, K.C., for plaintiff. Motion by plaintiff to leave to serve notice of motion for administration out of the jurisdiction. Order made.

Duryidan v. Kauffman—S. C. Wood, for plaintiff. D. L. McCarthy, K.C., for defendant. Motion by plaintiff for an order for examination of Mr. De Coriolis as an officer of the defendant company. Motion enlarged to allow statement of what points plaintiff desires further examination.  
Mills v. McKim—J. P. White, for plaintiff. M. C. Cameron, for defendant. Motion by plaintiff for an order setting aside order for security for costs on ground that defendant has admitted that he has money of plaintiff in Canada. Enlarged ten days for further material.

Allan v. Hamilton—N. W. Rowell, K.C., for plaintiff. M. C. Cameron, for defendant. Motion by plaintiff for an order staying proceedings on leave to go to trial on ground of absence or difficulty in procuring material witnesses. Motion enlarged until 27th inst., unless plaintiff discontinues meantime.

Rex ex rel Warner v. Skelton and Skelton v. Warner—J. P. White, for plaintiff. Motion by plaintiff to set aside order for leave to serve notice of motion by way of two warrants returnable on Feb. 2 at 2 p.m., to unseat the referee and counselors of the Village of Mimico. Order made.

Neville v. Prittle—Cohen (McWhinney & Co.), for plaintiff. Motion by plaintiff for leave to issue an alias fieri facias. Order made.  
Howarth-Pavlin (Cassels & D), for plaintiff. Motion by plaintiff on consent for order dismissing action without costs. Order made.

Fullerton & Co., for defendant. Motion by defendant on consent for an order vacating certificate of its pendens. Order made.

## Judge's Chambers.

Before Britton, J.  
Daniel v. Birbeck Loan Co.—Plaintiff in person. F. Aylesworth, for defendants. An application for the master in chambers of Jan. 10, 1911, ordering the plaintiff to give security for costs on the ground that the costs of a similar action which was dismissed against defendant have not been paid. Appeal dismissed. No costs.

Before Sutherland, J.  
Re Youngstown Mining—J. J. Jennings, for plaintiff. Motion on one contract made by M. D. Klemm for a winding-up order. Order made, but not to issue until assignee makes affidavit that order in interests of creditors. Robert Jennings appointed provisional liquidator. Reference to George Kappelle, official referee.

Fleming v. McAlpine—N. Somerville, for defendants. No one contra. Motion by defendants for an order to commit Robert Fleming, one of the plaintiffs, for non-attendance for examination for discovery. Order made. Not to issue if Fleming is produced for examination before Monday next at Toronto. Costs to defendant on taxation.

Re Taylor Trusts—W. D. Gwynne, for applicant. Motion by L. J. Tasker for an order for payment out of balances remaining in court in this matter. Upon filing consent order to go. Re Armstrong—B. F. Justin, K.C., for guardian. F. W. Harcourt, K.C., for infant. Motion by Alexander Armstrong, the guardian, for an order approving of sale of certain infants' lands. Order made. Costs out of purchase money.

Re Mary Moore—F. W. Harcourt, K.C., for administrator. Motion by administrator for leave to pay \$448.10, in satisfaction of a judgment, out of payment out at majority. Order made.

Re Belting Lumber Co.—W. R. Smyth, K.C., for petitioner. E. P. Brown, for creditors. Motion by petitioner for a winding-up order. At request of creditors motion enlarged for one week.

Re A. C. Cross—F. W. Harcourt, K.C., for infants. Motion on behalf of infants for an order for payment out of certain moneys to mother for maintenance from time to time, with priority of official guardian. Order made.

## THE NORTHERN CROWN BANK

Statement of the Result of the Business of the Bank for the Year Ended 31st December, 1910

The balance at credit of Profit and Loss Account on 31st December, 1909, was \$162,675.14  
Net Profit for the year ended 31st December, 1910, after deducting expenses of management, payment of taxes and making necessary provision for interest due to depositors and for bad and doubtful debts \$28,145.46  
\$190,820.60

Appropriated as follows:  
Dividend No. 7—2 3/4 per cent. paid 2nd July, 1910 \$55,079.62  
Dividend No. 8—2 3/4 per cent. payable 3rd Jan. 1911 55,090.60  
Transferred to Reserve Fund 50,000.00  
Transferred to Contingency Fund 75,000.00  
Transferred to Officers' Pension Fund 5,000.00  
\$240,170.22

Balance carried forward at credit of Profit and Loss Account \$170,649.77

## GENERAL STATEMENT 31st DECEMBER, 1910

### LIABILITIES

Capital Stock (paid up) \$150,000.00  
Reserve Fund 170,649.77  
Profit and Loss Account 170,649.77  
Unclaimed Dividends 424.10  
Half-yearly Dividend, payable 2nd January, 1911 55,090.60  
\$376,164.07

### ASSETS

Gold and Silver Coin Current \$194,863.89  
Government Demand Notes 884,765.76  
\$1,079,629.65  
Deposit with Dominion Government required by Act of Parliament for security of General Bank Note Circulation \$1,200,000.00  
Due by Agents for other Banks in Canada 275,881.00  
Due by Agents and other Banks in Great Britain 65,141.95  
Due by Agents and other Banks elsewhere than in Canada and the United Kingdom 249,866.14  
Domestic and Provincial Government Securities 165,000.00  
Canadian Municipal and Foreign Public Securities 127,194.76  
Railway and other Bonds, Debentures and Stocks 712,178.82  
Notes and Cheques of other Banks 1,398,510.28  
Call and Short Loans on Stocks and Bonds in Canada 596,510.00  
\$3,732,955.97

Current Loans and Discounts \$71,727.12  
Bank Premises and Office Furniture, Winnipeg and Branches 18,099.23  
Real Estate other than Bank Premises 30,509.50  
Mortgages on Real Estate sold by the Bank 70,484.61  
Overdue Debts, secured and unsecured (estimated loss provided for) \$17,064.79  
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R. CAMPBELL,  
General Manager.

The Northern Crown Bank,  
Winnipeg, 31st December, 1910.

## NOTICE

### THE BUSINESS OFFICE —OF THE— BELL TELEPHONE COMPANY

IS NOW AT THE NEW BUILDING  
76 Adelaide St.,  
West of Bay

## WELLAND

We have for sale and recommend as a high-class speculative investment a few lots in Welland South—adjoining the industrial section of Welland—the Hiramston of Canada. Welland has secured a new industry every 60 days during the past two years, an unequalled Canadian record. For a short time only we are offering these lots at from \$80 each up, which should double in value within a short time. For further particulars write  
CANADIAN GENERAL SECURITIES CORPORATION, Limited,  
30 SCOTT STREET, TORONTO.

## SOLD ADULTERATED MILK

Weston Dairymen Fined as Result of Analysis.

Charged with evading the Pure Food Law with regard to milk, Reuben Teale, dairymen of Weston, appeared in police court to contribute \$5 and costs to the court revenues. Two samples of milk supplied by Teale were analyzed by Dr. A. R. Payne, and showed a large percentage of adulteration.

A sample taken upon delivery showed a percentage of 4.3 solids and 1.1 of butter fat. Average milk would show approximately 4.2 solids and 3.2 of butter fat. A second sample showed the percentage of 4.1 solids and 4.2 butter fat. Five quarts of milk was proven to be the daily portion of his nine cows, yet he delivered six to seven gallons.

Altho the defendant protested that neither he nor his son, Ed, had adulterated the milk in any way, Magistrate Kingsford imposed the fine.

## HIGH PRESSURE SYSTEM

Fell Down Because Signal Arrangements Failed.

WINNIPEG, Jan. 24.—Developments in the civil fire investigation to-day included a statement by Chief Buchanan of the fire department that the pressure of the high power water system in the business section was being maintained at only 50 instead of the regular insurance demand. The chief also said that at the big fire which destroyed the warehouse of the Marchand-Wynne Company, the high pressure mains had been emptied, because the signal arrangements with the pumping station fell down.

## SOLD COCAINE ILLEGALLY.

MONTREAL, Jan. 24.—In the recorder's court this morning, Achille Goyette, a druggist in this city, was ordered to pay \$25 and costs or go to prison for three months for the illegal sale of cocaine. Last November Recorder Dupuy gave a similar sentence to a druggist who had sold Goyette for what he described as a cowardly act.

## Warden of Victoria.

LINDSAY, Jan. 24.—(Special).—R. A. Callan of Cobocoon, reeve of Somerset, was elected warden of Victoria County this afternoon. He has had considerable municipal experience.

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Inspector Houston, in his report on the Humboldt Collegiate Institute, recommends that the building be completed as soon as possible. He states the staff is quite efficient, and the school entirely satisfactory. According to Superintendent Bishop, the school will be completed by September.

# JOHN

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