

CURRENT TOPICS.

Some indications of a most hopeful character are reported by way of London that the present day fight against the ravages of consumption is to result in victory for medical science. The London authorities have just published a voluminous report on sanitariums for consumptives and other features of the tuberculosis question. Included in this document are statements from an American student who has investigated the conditions from the actual standpoint.

Taking the statistics of the generation between 1871 and 1901, he shows that at the beginning of the thirty year period the mortality from tuberculosis among men and women was practically the same. At the end of it the death rate among females was 18 per 10,000, while that among males was 27. There has been but little decline among males working in unhealthy occupations, but since 1886 the marked diminution of mortality among females has been apparent, this being due to the improved conditions of the American working classes between that date and the end of his period of investigation. These improvements, he believes, have been of far more benefit to the female element of the population than to the male.

Aside from this suggestion the statistics have much interest as an added testimonial to the work of those who are pushing the fight against the white plague. The report mentioned gives further encouragement in a paragraph which declares that there has been a phenomenal decline in the ravages of the disease owing to the curative and preventive measures which have found increasing favor. There has been so much printed of late years about tuberculosis that many people have thought it gaining in power. The facts show the exact opposite. If the vigorous work done in recent years is continued the total extinction of the malady is a possibility.

Powdered milk is the latest stage in the evolution of the milk problem, which has been pressing for solution since 1830, the beginning of condensed milk. Powdered milk is an invention of Dr. Ekenberg, a Swedish scientist and food expert. The milk is first submitted to straining through a cotton filter; its temperature is then reduced to nearly freezing point, preparatory to drying. Pasteurization is carried out if it has not already been done at the dairy. The drying is effected at about blood heat, or 100 degrees Fahrenheit. The drying appliance consists of a revolving cylindrical drum known as the exsiccator, lined with nickel, which has been found to be the most suitable metallic substance upon which to deposit the milk, since the other commercial metals have not sufficient resistance against the chemical action of the milk. The fluid is fed into this drum through which is carried simultaneously exhaust steam, which in its passage carries off the water in the milk. The ends of the drum are bowl shaped, whereby rapid and high efficiency in the evaporation of the water is obtained, this evaporation extending to about four-fifths of the original amount. The evaporation efficiency is high, being from 300 to 400 pounds an hour per square yard of surface. From 1,700 to 2,100 pints of milk are converted into powder every hour. It is then milled like flour and becomes ready for immediate use or for storage for an indefinite period.

BURSTING SHELLS.

"This a poor soldier yez are," bawled Larry.
"They should yez say that!" replied Danny, in injured tones. "During the great battle wasn't Oi where the shells wor thickest?"
"Yez wor thot! Oi hur-rud th' corporal say yez got so scared yez wid into a barn awn stuck yer head into an egg crate, bedad!"

Don't neglect your cough.

Statistics show that in New York City alone over 200 people die every week from consumption.

And most of these consumptives might be living now if they had not neglected the warning cough.

You know how quickly Scott's Emulsion enables you to throw off a cough or cold.

ALL DRUGGISTS, 50c. AND \$1.00.



ON THE FARM.

SHREDDED FODDER.

A correspondent of "Hoard's Dairyman," speaking from personal experience, says:
"Men grumble at the small income from the farm and neglect to notice that no other business could be so wasteful and not utterly fail. Shredded fodder is one way of making a valuable feed out of that which is too often left in the fields to 'waste its sweetness on the desert air.'"

The experiment stations tell us that 1½ tons of good shredded fodder is equal to a ton of the best timothy hay. Also that corn which produces 60 bushels an acre will make said ton and a half of fodder. My own experience leads me to believe that these are conservative statements.

This fall we cut 28 acres of fodder to feed during the winter and save our timothy hay to sell next spring. Ordinarily it isn't considered good farming to sell hay, but at prevailing prices we believe we are justified in so doing. Part of the money the hay brings will be used to buy bran and oilmeal, which can be combined with the fodder and corn so as to produce a balanced ration for cattle and horses.

Fodder should be cut when the ears have all begun to dent and glaze. Then it will make a feed which is palatable and nutritious. In this vicinity two-thirds of the farmers let their fodder get so ripe before they cut it, that much of its feeding value is lost. Generally it will be perfectly safe to shred the corn after it has been cut six weeks. Sometimes it will do sooner, depending on the weather and the ripeness of the corn when cut. We have never had a particle of fodder to mold and spoil. On the contrary it comes out of the mows looking so fresh and green and appetizing that we think it worth two-thirds as much as the same amount of either timothy or clover hay.

If it hasn't been standing in the stack long enough to be thoroughly cured at the time you shred, be very careful to manage the fodder so the fodder will be kept level all over the mow. If allowed to form a big pile in the middle, that part will settle down so solid that it will spoil. Several times when the machine was late getting round to our farm, we have put a man in the mow to level it off and tramp it down, thus economizing space. However, this is risky business unless it has stood in the stack seven or eight weeks.

We like to have all feed and stock under shelter during winter, and I can think of nothing that would sooner cause me to leave the farm than to be compelled to go to the field on a snowy, blustering morning and get fodder for the cattle. "Wifely waste makes woe," says the proverb. Shredding fodder is one method of increasing the fertility and stock carrying capacity of our farms.

TOP DRESSING WINTER WHEAT.

A correspondent says: "It is the custom among most farmers to plow under the manure hauled upon wheat ground in late and early autumn rather than to use it as a top dressing. As most of the ground plowed under at this time is to be seeded the next spring, it is a question of fertilizing of both the wheat and the clover crops."

As to the clover, there can be no question but that the manure will best aid the growth of the little plants if put on the top of the soil either before sowing the wheat or during the winter. There is nothing like fine stable manure applied as a top dressing to insure a good catch of clover. One can usually tell just where it has been placed by the appearance of the clover the next season. As for wheat, there may be some question as to whether the manure would be of more value if plowed under or put on the surface, but the experience of most farmers has convinced them that top dressing is best for wheat, and some are even practicing it for corn and all crops.

It is certain that top dressing will give quicker results, for the young plant gets the nourishment sooner and it appears to be of greater benefit to the crop.

If the manure is rather coarse it can be applied after the wheat is sown, or even during the winter, if it must be spread, but if put on with a manure spreader it can be spread at any time, even before the wheat is sown if not spread too thickly.

The only objection is the heavy draft of the spreader on plowed ground. On soft or low ground it might be better to leave the manure until the ground

is frozen before applying it with the spreader.

Top dressing is being practiced more and more by farmers as the theory long advocated by scientists. The manure when put on top leaches through the surface soil during rains, but if plowed under much of it leaches downward beyond the reach of young plants, and if the soil is leachy it may go beyond the reach of roots altogether. The scientist tells us that one load of manure spread evenly on the surface is worth two plowed under for most crops, and I think experience teaches the same lesson.

MUTTON CHOPS.

Give the sheep all the clover or mixed hay they will eat up clean.

If the ewes are not in fine condition, they should have a grain ration of wheat bran, ground oats and peas. About one half pound of grain to each sheep will be a profitable ration.

The doors should be wide open so that the sheep will not be injured by passing through them.

Feed them well so they will make a good growth.

Those intended for the butcher should be fattened and sold before the young lambs come.

Sometimes we may get ewes to own their lambs by feeding them by hand till the dams have a good supply of milk. To hasten this time, give the ewes plenty of nourishing food.

Be sure the mutton sheds are well ventilated. One night's overheating in a close stable will cause colic.

Do not neglect to provide plenty of pure, clean water. It is necessary for the health of the flock. It does not pay to let sheep eat snow to satisfy their thirst.

Lack of exercise in ewes during winter means weak lambs at yarding time. Sometimes the feeder must compel the ewes to exercise by feeding them at a distance from the barn. Confinement in close yards always means more or less in work and dead lambs.

PASS RECIPES AROUND.

TELLS HOW TO MAKE THIS SIMPLE RHEUMATISM CURE.

Prescription Given Which Sufferers of Dread Disease Can Make Up and Try at Home at Small Cost.

To relieve the worst forms of Rheumatism, take a teaspoonful of the following mixture after each meal and at bedtime:
Fluid Extract Dandelion, one-half ounce; Compound Kargon, one ounce; Compound Syrup Sarsaparilla, three ounces.

These harmless ingredients can be obtained from any druggist in the smaller towns, and are easily mixed by shaking them in a bottle. Relief is generally felt from the first few doses.

This prescription, states a well-known authority in a Montreal morning paper, forces the clogged-up, inactive kidneys to filter and strain from the blood the poisonous waste matter and uric acid, which causes Rheumatism.

As Rheumatism is not only the most painful and torturous disease, but dangerous to life, this simple recipe will not doubt be greatly valued by many sufferers here at home, who should at once prepare the mixture to get this relief.

It is said that a person who would take this prescription regularly, a dose twice daily, or even a few times a week, would never have serious kidney or urinary disorders or Rheumatism.

Cut this out and preserve it. Good Rheumatism prescriptions which really relieve are scarce, indeed, and when you need it you want it badly.

WOMEN IN CLERICAL POSITIONS.

Demand Declining in London Except in the General Post Office.

"For lady clerks there seems to be less demand than formerly," states the report of the employment department of the London Chamber of Commerce dealing with the condition of the clerical labor market during the closing quarter of last year, says the London Daily Mail.

The manager of an important London business, on being asked last night whether he could give any explanation of the declining popularity of lady clerks noted by the Chamber of Commerce states that his experience was that many lady clerks looked for a great deal of consideration. They expected to be paid as men and to be treated as women. They disliked being taken to task when they did their work indifferently and were too fond of appealing to the civility of the mere male.

Another business manager thought that the standard of attainments required had risen of recent years and many of the lady clerks in the market were not up to it. He said that he found that women did routine work well but showed little or no initiative, and when set any task which was complicated or which involved much thought they were apt to fail, with a few brilliant exceptions.

On the other hand it is worth noting that the general post office makes great and increasing use of lady clerks for work involving considerable responsibility. Thus the Savings Bank Department at West Kensington is largely staffed by women, and its heads have repeatedly testified to their competence and efficiency in carrying out duties which demand a high degree of accuracy.

IN DEMAND.

Magistrate: "So you admit having been engaged in making counterfeit money?" Prisoner: "Yes, your worship. You see, the supply of the genuine article is so very short."

The Burglar (to Mrs. Jones): "If you venture to say another word, madam, I'll show you." Mrs. Jones (fascinated): "I say, s' good man, how much will you take to stay here for a week?"

PAY HEALTH FOR HONOR.

BRITISH PREMIERS SUFFER FROM STRAIN OF HARD WORK.

Sir Henry Campbell-Bannerman's Recent Breakdown—Solely Due to Overwork.

Broken health is the price almost invariably paid for the highest office under the crown in England—that of prime minister. Truly it may be described as a killing job. Attention has been called once again to the tremendous strain it places on the vitality of its incumbent by the recent breakdown of Sir Henry Campbell-Bannerman, which was solely due to overwork.

There probably is no position, public or private, in the world which makes so many demands on the time and energy of its holder. Americans are accustomed to the statement that the president of the United States is the hardest worked man in the country, and no doubt he is, but the president of the United States leads a life of luxurious ease compared with that of the prime minister of the British empire.

The duty of the ever present necessity of watching the political temper of parliament, on which the premier's tenure of office depends, and the necessity of addressing numerous great meetings and travelling from one end of the kingdom to another when parliament is not sitting, and you may have some idea of the burden of the British prime minister.

MUST ATTEND THE KING.

In addition to all this he may be summoned at any moment to attend the King, and that is a summons that must not be disobeyed. He has to attend the King's privy councils and he must be in evidence when the King entertains foreign royal or other guests of political importance.

The prime minister must be always accessible. Day after day he must receive deputations from all sorts of public and commercial bodies interested in legislation or administrative policy and he literally dare not refuse to see them.

On the day on which Sir Henry collapsed he hurried up from Windsor Castle, where he had been in attendance on the King and his guests, the German Emperor, to receive a deputation of brewers and others interested in the new liquor legislation which is promised for the next session of parliament. From his official residence at 10 Downing street, where he received the deputation, he drove to the Guildhall, in the old city of London, and was present at the city corporation's lunch in honor of the Kaiser, and from the Guildhall he drove straight to the railway station and travelled more than 200 miles into Wales, where he was to deliver an important political speech that night.

ONLY ONE OF MANY VICTIMS.

Sir Henry is only the last of a long line of premiers who have sacrificed their health for the public service. His immediate predecessor, Mr. Balfour, was ill more than once during his term of office, and immediately after his leaving it was compelled to take a long rest cure.

Lord Salisbury, who preceded Balfour in the premiership, was a man of extraordinary constitution, but even he confessed that the only way in which he kept himself fit for his duties was by having a hobby. His hobby was chemistry.

Lord Salisbury, however, did not last long after his retirement from public life, and his life was undoubtedly shortened many years by the enormous labors of the premiership.

MRS. GLADSTONE'S FAITHFULNESS.

Probably one of the most remarkable workers who ever held this great office was Mr. Gladstone. In appearance he was almost frail, and it is well known that his health was never robust. It is also now common knowledge that he owed his power to continue working as he did to the devoted care of his wife, who, indeed, combined the cares and duties of a wife, a nurse, and a mother.

Another prime minister who suffered from the strain of the office was Lord Palmerston, whose prodigious energy is the subject of special remark by all his contemporary biographers. It is said that Palmerston made it a practice to work ten hours a day at the foreign office in addition to attending to his legislative duties. He had a desk constructed at the foreign office at which he used to stand, because, he said, "if he fell asleep the fall would wake him."

William Pitt, the first earl of Chatham, was perhaps the only case of a premier who was actually killed by his work when in harness. He was suffering from a serious breakdown when a parliamentary crisis arose, and against the advice and entreaties of his physicians he insisted on going to the house. When there he was seized with the attack which terminated in his death.

A FLOATING WORKSHOP.

A unique and interesting vessel is the M. S. Cyclops—general repair ship to the British fleet. Amongst her machinery she has a plant capable of turning out castings weighing two tons and a kiln which will deal with such castings up to a length of 15 feet. The Cyclops is equipped to repair anything from a broken bolt to a 60-ton gun, a special feature of her machinery being that it is all electrically driven.

ONE RESOLUTION BUSTED.

"John! John! wake up," called an excited wife. "I know there are burglars in the house."

"There you go again," muttered the irate husband. "And you promised to swear off all that nonsense."

CHEER!

Boar with the winter weather. The world is singing sweet. All when the snow is melted. There'll be violets at your feet.

The DOMINION BANK

Proceedings of the Thirty-Seventh Annual General Meeting of the Shareholders.

The Thirty-seventh Annual General Meeting of The Dominion Bank was held at the Banking House of the Institution, Toronto, on Wednesday, January 29th, 1908.

Among those present were noticed:
F. J. Phillips, C. B. Powell, Capt. Joseph W. J. Elliott, Hon. J. J. Foy, Dr. Andrew Smith, J. Stewart, Wm. Davies, W. C. Harvey, R. H. Davies, E. B. Osler, M. P.; H. L. Lovering, Archibald Foulds, H. W. A. Foster, H. Gordon Mackenzie, David Smith, Wm. Glenney (Oshawa), Dr. Grasett, Rev. T. W. Paterson, J. Bell, A. Monro Grier, W. C. Crowther, Ira Standish, Richard Brown, R. M. Gray, Barlow Cumberland, W. D. Matthews, Jas. Carruthers, G. N. Reynolds, Jas. Matthews, J. C. Eaton, H. S. Harwood, Dr. C. O'Reilly, W. H. Brock, W. E. Booth, A. W. Austin, J. J. Dixon, S. Halligan, L. H. Baldwin, Percy Leadley, Wm. Ross (Port Perry), Dr. J. F. Ross, H. N. Evans, F. H. Gooch, A. C. Knight, Andrew Scumple, H. G. Gooderham, R. T. Gooderham, H. B. Hodgins, S. Samuel, P. D. Benjamin, James Scott, F. J. Harris (Hamilton), A. H. Campbell, Wm. Mulock, Chas. Cock-shutt, W. G. Cassels, C. H. Ritchie K. C.; C. C. Ross, A. R. Boswell, K. C.; A. C. Morris, F. E. Macdonald, Thos. Walsley, Colonel Sir Henry M. Pel-latt, W. Crocker, D'Arcy Martin (Hamilton), C. A. Bogert and others.

It was moved by Mr. L. H. Baldwin, seconded by Mr. A. W. Austin, that Mr. E. B. Osler do take the chair, and that Mr. C. A. Bogert do act as Secretary. Messrs. A. R. Boswell and W. G. Cassels were appointed scrutineers.

The Secretary read the report of the Directors to the Shareholders and submitted the Annual Statement of the affairs of the Bank, which is as follows:

To the Shareholders:

The Directors beg to present the following Statement of the result of the business of the Bank for the year ending 31st December, 1907:

Balance of Profit and Loss Account, 31st December, 1906 \$ 28,798 33
Premium received on new Capital Stock 933,456 87
Profits for the year ending 31st December, 1907, after deducting charges of management, etc., and making provision for bad and doubtful debts 635,235 51

Dividend 3 per cent., paid 2nd April, 1907 . . . \$ 95,139 79
Dividend 3 per cent., paid 2nd July, 1907 . . . 107,978 29
Dividend 3 per cent., paid 1st Oct. 1907 . . . 111,851 61
Dividend 3 per cent., payable 2nd Jan., 1908 . . . 114,413 63

Transferred to Reserve Fund \$428,892 13
Balance of Profit and Loss carried forward \$1,362,350 10

Balance of Profit and Loss carried forward \$235,140 61

Transferred from Profit and Loss Account \$433,456 87

RESERVE FUND.

Balance at credit of account, 31st December, 1906 \$3,000,000 00
Transferred from Profit and Loss Account 933,456 87

\$4,833,456 87

In view of the financial stringency which prevailed throughout the world in 1907, and the unsettled monetary conditions existing in the United States, it has been necessary to exercise unusual caution and prudence in administering the affairs of the Bank. Our policy has been to restrict advances without interfering with the proper requirements of the customers of the Bank and to assist in marketing the products of the country—more especially the crops of the Northwestern districts—at the same time maintaining strong Cash Reserves.

Having reference to our announcement at the last Annual Meeting that one million dollars of new Capital Stock would be offered to the Shareholders in 1907, we have to inform you that on December 31st \$933,700 of this amount was subscribed for, and \$848,597.50 paid up.

During the past year it was considered advisable to establish Branches of the Bank at the following points: In the Province of Ontario, at Berlin, Hamilton, Ottawa, and at the corner of Queen and Victoria Streets, Toronto; in the Province of Quebec, at the corner of Bleury and St. Catherine Streets, Montreal; in the Province of Alberta at Strathcona, and at Vancouver, British Columbia.

The opening of our Vancouver Office not only marks our entrance into British Columbia, but completes a chain of Branches at all important centres from Montreal to the Pacific Coast, including the Capitals of the Western Provinces. Results so far indicate that these extensions will be of great benefit to the Institution.

We have to record with regret the death in January last of Mr. Timothy Eaton, whose varied business knowledge and sound judgment made him a valued member of your Directorate. Mr. John C. Eaton, his son, was appointed to fill the vacancy on the Board.

The Directors, as is customary, have verified the Head Office Balance Sheet, as on the 31st of December, 1907, including therein the auditing of our foreign balances and the certification of all Cash Reserves, Securities and Investments.

The usual careful inspection of the various Branches of the Bank has been made during the past twelve months.

E. B. OSLER, President.

The Report was adopted.

The thanks of the Shareholders were tendered to the President, Vice-President and Directors for their services during the year, and to the General Manager and other Officers of the Bank for the efficient performance of their respective duties.

The following gentlemen were elected Directors for the ensuing year: Messrs. A. W. Austin, W. H. Brock, James Carruthers, R. J. Christie, J. C. Eaton, J. J. Foy, K. C., M. L. A.; Wilmet D. Matthews, A. M. Nanton and E. B. Osler, M. P.

At a subsequent meeting of the Directors Mr. E. B. Osler, M. P., was elected President and Mr. W. D. Matthews Vice-President, for the ensuing term.

General Statement.

LIABILITIES.

Notes in circulation \$ 2,913,398 00
Deposits not bearing interest \$ 4,460,297 60
Deposits bearing interest (including interest accrued to date) 20,781,858 12
Deposits by other Banks in Canada 31,212,155 72
Balance due to London Agents 219,596 70
Balances due to Banks in the United States 1,857,408 72
Balances due to Banks in the United States 38,792 63
Total Liabilities to the Public \$39,268,351 85
Capital Stock paid up 3,848,597 50
Reserve Fund 4,833,456 87
Balance of profits carried forward 235,140 61
Dividend No. 101, payable 2nd January 114,413 63
Former Dividends unclaimed 69 75
Reserve for Exchange, etc. 54,294 34
Reserved for rebate on Bills discounted 142,983 15

\$48,497,217 67

ASSETS.

Specie \$ 1,116,474 77
Dominion Government Demand Notes 4,536,579 00
Deposit with Dominion Government for Security of Note Circulation 150,000 00
Notes of and Cheques on other Banks 1,493,997 02
Balances due from other Banks in Canada 881,867 37
Balances due from other Banks elsewhere than in Canada and the United Kingdom 924,940 77
Provincial Government Securities \$9,132,058 93
Canadian Municipal Securities and British or Foreign or Colonial Public Securities other than Canadian 237,532 44
Canadian and other Bonds, Debentures and Stocks 562,079 52
Loans on Call, secured by Stocks and Debentures 2,563,425 33
Loans on Call, secured by Stocks and Debentures 3,499,683 88
Bills Discounted and Advances Current \$31,447,382 80
Overdue Debts (estimated loss provided for) 53,006 00
Mortgages 38,274 42
Bank Premises 950,000 00
Other Assets not included under foregoing heads 7,983 70

\$48,497,217 67

Toronto, 31st December, 1907.

C. A. BOGERT, General Manager.