

THE
**DOMINION
BANK**

PAYS SPECIAL ATTENTION TO

**SAVINGS
ACCOUNTS**

Original Charter 1854

**The
Home Bank
of Canada**

Head Office TORONTO 8 King St. West

The Home Bank of Canada is a permanent institution whose original charter dates from 1854. It is a safe and convenient repository for those accounts people term "nest eggs." Full Compound interest allowed and the money may be withdrawn on demand at any time.

SIX OFFICES IN TORONTO

**The Pioneer
Trusts Corporation
of Canada**

After twenty-five years' successful management of trusts of every description the Corporation confidently offers its services as

ADMINISTRATOR
EXECUTOR
GUARDIAN
TRUSTEE

ASSIGNEE
RECEIVER
LIQUIDATOR or
GENERAL AGENT

to those requiring a trustworthy and efficient medium to undertake such duties.

**The Toronto General
Trusts Corporation**

Ottawa Toronto Winnipeg

**MEMORIALS
AND
DOMESTIC
GLASS**

DOMINION STAINED GLASS

Est. 1881

34 RICHMOND ST. E. TORONTO.

Trickey & Booth Props.

**Church
Chime BELL**

Peal

Memorial Bells a Specialty.

Methuen Bell Foundry Co., Baltimore, Md., U.S.A.


MENEELY BELL COMPANY,

2224 & 26 RIVER ST. 177 BROADWAY,
TROY, N. Y. NEW YORK.

Manufacture Superior
CHURCH, CHIME, SCHOOL & OTHER
BELLS.

MADE IN CANADA

GILLETT'S



**PERFUMED
LYE**

READY FOR USE IN ANY QUANTITY

For making SOAP, softening water, removing old paint, disinfecting sinks, closets and drains and for many other purposes. A can equals 20 lbs. Sal Soda.

Sold Everywhere.

E. W. GILLETT CO., LTD.
Toronto, Ont.

British and Foreign

The Rev. S. A. Alexander, Canon of Gloucester Cathedral and Head of the Gloucester College of Mission Clergy, has been appointed by the Crown a Canon Residentiary of St. Paul's Cathedral, London, in place of the Most Rev. Dr. Lang, Archbishop of York.

A memorial tablet to the late Bishop of New York has been erected by Mrs. Potter in St. George's, Schenectady, N. Y. This church will also soon be enriched by a tablet erected by Mr. J. Peirpont Morgan to the memory of the late Bishop Williams of Connecticut, who was for some time rector of the church.

Mr. F. K. North has been appointed Chancellor of the Diocese of Norwich in succession to the late Mr. T. C. Blofield. Mr. North was educated at Eton and Trinity College, Cambridge. He is one of the Norfolk revising barristers and a member of the South Eastern Circuit. He took his degree, B.A., and LL.B., in 1882.

Miss Lillian Wilson, a Leicester girl of 16, recently accomplished a remarkable ringing feat by taking part in a peal of 5,072 Bob major on St. John's Church bells in that city. Although the task occupied 3 hours and 15 minutes, she accomplished it with comparative ease and is the first lady to achieve such a performance in the Midlands.

The death occurred at Barwell near Nuneaton, lately of Mr. John Needham, the oldest bell ringer in England, who celebrated his 96th birthday a few months ago. As the sexton of Barwell he has dug 2,500 graves and has been present at 600 weddings. Some years ago he dug his own grave and his body was interred therein.

The Year Book of the Church of the Incarnation, New York, which was recently issued, shows that the communicants number 1,319. The receipts of the parish during the year were \$167,000. Of the amount raised last year, \$10,000 was sent to missions outside the diocese and 8,800 was given to missionary work within the diocese.

The Rev. J. F. and Mrs. Smith were presented recently by the people of St. Luke's and St. Barnabas' Church, Glasgow, with a purse of sovereigns and a handsome writing bureau respectively. The Bishop of the diocese made the presentation. Mr. Smith, after 13½ years' work as rector of this parish, has lately been appointed rector of Muthill.

The Rev. D. H. Browne, immediately after being ordained deacon, was presented with a silver Communion Service by the members of the Bronx (New York) Church Club.

Mrs. Henry C. Potter has offered to erect a new organ in Christ Church, Cooperstown, New York, as a memorial to the late Bishop of New York, and the offer has been accepted.

St. John's Church, Selkirk, has been greatly enhanced in beauty lately by various improvements. These include a new pulpit, chancel screen, reredos and altar cross and vases, whilst the lighting of the building has also been thoroughly overhauled and much improved. The pulpit, the reredos and the altar cross and vases are gifts by various members of the congregation.

The new Deanery of the Western Theological Seminary, Chicago, is now completed. The whole of this handsome gift is due to the generosity of donors whose names have not been given to the public. They

Starting the New Year Right

We are in a position, now as always, to help shoe wearers start the New Year right.

We don't argue that the lowest priced shoe is the most economical to buy—because it isn't. But our prices, however, are as low, quality compared, as anybody's. Try us next time.

H. & C. BLACHFORD
114 Yonge Street.

have added a much needed edifice to the increasing equipment of the seminary. The Dean, Dr. DeWitt, and his wife and daughters have now moved into their new home.

United Empire Bank of Canada

Report of the Directors Submitted to the Shareholders at the THIRD ANNUAL MEETING Held at the Head Office of the Bank on WEDNESDAY, 20th JANUARY, 1909.

The Directors have pleasure in presenting the accompanying statement of the affairs of the Bank for the year ending 31st December, 1908.

The business for the year shows marked improvement. Deposits have increased by over fifty per cent. (50 per cent.). The Branches are all making encouraging progress; several Branches, however, are not yet self-supporting and it has not been deemed wise to open any new offices during the year.

A Dividend of one per cent. for the past three months, has been declared payable and January, 1909.

The Head Office and Branches have been carefully inspected, and the Officers have discharged their duties satisfactorily.

All of which is respectfully submitted.

SAMUEL BARKER, President.

PROFIT AND LOSS ACCOUNT 31st December, 1908.

Provincial Government taxes paid	\$813.21	Balance brought forward from 31st December, 1907	\$150.34
Dividend No. 1	5,017.92	Net Profits for year ending 31st December, 1908, after deducting expenses of management, interest paid and accrued on deposits and making provision for bad and doubtful debts	15,823.59
Balance carried forward at credit of Profit and Loss Account, 31st December, 1908	10,122.80		
	\$15,953.93		\$15,953.93

LIABILITIES.

Notes in circulation	\$129,315.00
Deposits bearing interest (including interest to date)	\$832,554.56
Deposits not bearing interest	322,208.04
Due to Banks in United Kingdom	1,212,763.50
Drafts drawn between Branches, outstanding	180,776.62
Dividend payable 2nd January, 1909	28,387.98
Balance at credit of Profit and Loss Account, 31st December, 1908	5,017.92
Capital paid up	10,122.80
	\$1,569,384.82
	501,792.00
	\$2,068,175.82

ASSETS.

Specie and Dominion Government Notes	\$35,636.71
Deposit with Dominion Government for security of note circulation	12,000.00
Notes of and cheques on other Banks	45,610.39
Balance due from other Banks in Canada	\$292,241.26
Balance due from other Banks in United Kingdom and United States	19,768.09
Railway and other bonds, debentures and stocks	312,009.35
Call loans on stocks and bonds in Canada	175,000.00
Current loans and discounts	111,650.00
Overdue debts (loss provided for)	1,259,596.88
Office furniture, safes and vaults, etc., at Head Office and Branches	58,172.87
Other assets not included under foregoing heads	56,436.73
	2,062.89
	\$2,068,175.82

GEO. P. REID, General Manager.

REPORT OF THE PROCEEDINGS.

There was a fairly large attendance of Shareholders. Mr. Samuel Barker, M.P., President, occupied the chair, and Mr. George P. Reid acted as Secretary.

The President dealt at some length with the statement presented with the business of the year, and the prospects of the future, and upon his motion, seconded by Mr. Bennett Rosamond, the report was unanimously adopted.

The usual vote of thanks was tendered to the President, Directors and Officers.

The Scrutineers reported the following gentlemen elected as Directors: Samuel Barker, Esq., M.P.; Mark Bredin, Esq.; T. Willes Chitty, Esq.; Geo. A. Clare, Esq., M.P.; E. E. A. DuVernet, Esq., K.C.; Lt.-Col. F. T. C. DuVernet; Rev. T. C. Street Macklem, D.D.; M. McLaughlin, Esq.; S. Stanley Marling, Esq., J.P.; Bennett Rosamond, Esq.; William J. Smith, Esq.

At a subsequent meeting of the new Board of Directors, Mr. Samuel Barker, M.P., was elected President.