11,560,000.00

18,174,062.25

\$179,404,054.36

1212

## RATE DECISION **HELPS MARKET**

New York Stocks Sagging Prior to Commission's Report.

#### PRICES RESTORED LATER

Shorts Cover Hastily, Sending Issues Above Previous Day.

an Press Despatch.

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Bank, Trusts ermanent Le an, Murray-

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G.S. Holmeste

ON & CO.

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WEST. n 7014.

gal Cards

vill be held at the

day of January

Institution, co ets, Toronto,

aken at noon.

eneral Manager

O CATTLE.

Y., Dec. 18. Cat-

head; active;

head; active 7.50 to \$7.60; york 195, \$7.75 to \$7.90 to \$7.90 to \$7.90

ceipts, 6000 heads to \$9.25; year hers, \$6 to \$6.3 heep, mixed, \$5.

his Company's

IMITED

M. McWhinney. eral Manager.

CATES

F. HOW,

h, 1914.

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ustees

CO

NEW YORK, Dec. 18 .- Prior to the ement made shortly before inconcement made shortly before idday that the interstate commerce ammission had granted a restricted per cent. freight advance to the eastern railroads, the stock market was reping at a pace which strongly suggested liquidation. In the brief period, atween the opening of the market and a publication of a summary of the cision, prices crumbled 2 to 3 points and were 4 to 6 points under the high wel reached on Tuesday, when open ading in the entire list was restablished.

ling in the entire list was rebolished.

ome shares were within a few
att of the minimum prices and seaed issues were declining for lack
support. What made the movement
re noteworthy was the fact that
mok very little stock to effect the denes. The average transaction at
at time was in 100 and 200 shares,
the losses between sales extending to
if a point or more.

Bears Hasten to Cover.

Altho early advices respecting the
scision were somewhat misleading,
sey were of a tenor to indicate that
the railroads had been granted. This
tas sufficient to precipitate a hasty
overing movement by the bears and
iduced some long buying, which not
say obliterated all early losses, but
restored the average of prices well
bove the previous day. Realizing in
the final hour caused another shading
of values, with few net changes at the
end.

By students of the railway situation the decision of the interstate commerce commission was regarded as a victory for the roads, altho its importance was nullified in large part, it was said, by the failure to include coal, one and transport in the list of commerce and transport in the list of commerce. said, by the failure to include coal, obte and iron ore in the list of commodities entitled to higher rates, Most of the eastern railroads derive a large part of their tonrage from these products, in some cases, the percentage running almost up to 70 per cent.

Money Was Easier.

Time money was easier, the rate for di dates being reduced to 4 per cent. placed at 3 per cent. The local Federal Reserve Bank followed the lead of similar institutions elsewhere by lowering its discount rates.

Bonds were heavy at the outset, but recovered with stocks. Total sales (par value), \$1,392,000. United States bonds unchanged on call.

# **VARIOUS REPORTS** AFFECT-WHEAT PIT

Profit-Taking, Rumors of Peace and Export Difficulties.

Canadian Press Despatch. CHICAGO, Dec. 18.—Heavy profit taking and little talk of peace and of difficulties hampering exports nearly wheel out today a substantial advance wiped out today a substantial advance in the wheat market. Prices closed unsettled with gains of 1-8 to 3-8c net. Corn finished 1-4c off to 1-8c up, oats unchanged to 1-8c lower and provisions a shade to 20c down.

Holders of wheat did not manifest at first any general disposition to sell out and it was not until the market had risen an average of a cent a bushel that much unloading was done. Vague hints of peace were at this oussel that much unloading was done. Vague hints of peace were at this juncture made capital of by speculators working for a decline. There seemed to be a widespread disposition,

Barristers, Solid Temple Buildin Block, South Fo desired to be a widespread disposition, however, to avoid as far as possible actions crude rumors.

May Not Sail.

Gossip, the, of a check being not unlikely on the sailing of English ships from American gulf ports was given aome attention and had an unsettling effect. A New Orleans freight authority was quoted as saying that Eritish vessels were not to leave port without having official sanction to do Toronto IEETING Meeting of Sh

Refusal of many country dealers to sell wheat, except at a decided further advance, kept actual transfers to exporters down to smaller proportions today than has recently been the case. One of the leading cash concerns here was said to have withdrawn from the market for the present, having disposed of to foreigners all the wheat readily available and being without any expectation of replacing the stock in an advantageous manner.

## THREE VACANCIES ON

IMPERIAL BANK BOARD

Much Speculation as to New President—Probably Second Vice-President.

Much Speculation as to New President—Probably Second Vice-President.

In view of the rapid changes brought about in the personnel of the Imperial Bank board it is interesting to note that the oldest surviving member is how William Ramsay of Bowland, Stow, Scotland, who was elected to the directorate in 1875. The late Hon. Robert Jaffray became a member in 1885, and was made president less than one month ago, following the death of the directorate in 1875. The late Hon. Robert Jaffray became a member in 1885, and was made president less than one month ago, following the death of the directorate in 1875. The late Hon. Silas Rogers is the second oldest surviving member, having joined the board in 1897. J. Kerr Osborne comes third, 1904. Peleg Howland, Cawthra Mulock and the Hor. Richard Turner, Quebec, were elected directors in 1906; Wm. Hamilton Merritt, M.D., St. Cath-

Quebec, were elected directors in 1906; Wm. Hamilton Merritt, M.D., St. Catharines, 1907; W. J. Gage, 1910, and Sir

# FORTY-FIFTH ANNUAL STATEMENT

# The Royal Bank of Canada

GENERAL STATEMENT 30th NOVEMBER, 1914

LIABILITIES

TO THE PUBLIC: \$ 13,505,255.49 2,536,701.61 8154,819,272,80 

350,719.31

\$ 25.688 RKK 00

2,000,000.00

**ASSETS** 

Deposit in the Central Gold Reserves
Deposit with the Minister for the purposes of the Circulation Fund
Notes of other Banks
Cheques on other Banks
Balances due by other Banks in Canada
Balances due by Banks and Banking Correspondents elsewhere than in Canada
Dominion and Provincial Government Securities, not exceeding market value
Canadian Municipal Securities and British and Foreign and Colonial Public Securities other than Canadian, not exceeding market value

ceeding market value

Call Loans in Canada, on Bonds, Debentures and Stocks.

Call and Short (not exceeding thirty days) Loans elsewhere than in Canada.

Other Current Loans and Discounts in Canada (less rebate Other Current Loans and Discounts elsewhere than in Canada (less rebate of interest) Overdue Debts (estimated loss provided for) ......

Real Estate other than Bank Premises ...... Bank Premises, at not more than cost, less amounts written off
Liabilities of Customers under Letters of Credit, as per contra
Other Assets not included in the foregoing

> H. S. HOLT, General Manager

2,525,205.79 5,752,485.25 4,851.82 8,144,502.41 1,158,568.75 2,185,062.60 13,557,741.12 8,574,058.06 6,080,847.19 \$ 71,244,677.99 \$ 84,585,972.95 15.002.488.08

100,156,659.90 5,861,180.87 1,481,717.92

\$179,404,054.86

### EDSON L. PEASE.

AUDITORS' CERTIFICATE

We report to the Shareholders of The Royal Bank of Canada:
That we have obtained all the information and explanations required by us.
That in our opinion the transactions of the Bank which have come under our notice

That in our opinion the transactions of the Bank which have come under our notice have been within the powers of the Bank.

That we have checked the cash and verified the securities of the Bank at the Chief Office at 30th November, 1914, as well as at another time, as required by Section 56 of the Bank Act, and that we found they agreed with the entries in the books in regard thereto. We also during the year checked the cash and verified the securities at the principal branches.

That the above Balance Sheet has been compared by us with the books at the Chief Office and with the certified returns from the branches, and in our opinion is properly drawn up so as to exhibit a true and correct view of the state of the Bank's affairs according to the best of our information and the explanations given to us as shown by the books of the Bank of our information and the explanations given to us as shown by the books of the Bank.

S. ROGER MITCHELL, C.A. Auditors

614,062.25

EDSON L. PEASE,

General Manager

Members of the Firm of Marwick, Mitchell, Peat & Co. Montreal, Canada, December 18th, 1914.

### PROFIT AND LOSS ACCOUNT

APPROPRIATED AS FOLLOWS: Dividends Nos. 106, 107, 108 and 109, at 12 per cent. per annum .....sterred to Officers' Pension Fund ....... 1.387,200.00 100,000,00 Written off Bank Premises Account ...... 250,000.00 Contribution to Patriotic Fund ..... 50,000.00 

H. S. HOLT, President Montreal, 18th December, 1914.

FOR MANITOBA WHEAT

That Higher Prices Will Rule

Later is Impression.

**INCREASED DEMAND** 

New York Stock Talk

For the purpose of electing a president of the Canadian Bankers' Association a special general meeting will be held in the Bank of Montreal, at Montreal, on Jan. 15 at 3 o'clock. The position was made vacant thru the death of Col. D. R. Wilkie. There has been a great deal of speculation as to who will be speculation as to who will be speculation as to connection with the position.

native, \$5.25 to \$6.30; yearlings, \$6.40 to \$7.30; lambs, native, \$6.40 to \$8.40.

A branch of the Bank of Montreal ha been opened in Parkdale at the corner of Elm Grove and Queen street, under the management of J. J. Bryan, son of the Rev. Canon Bryan, rector of the Church

On Sunday afternoon, in the Western arines, 1907. W. J. Gage, 1910, and Sir James Aikins, 1914.

There are at present three vacancies on the board, brought about by the seaths of the late E. W. Cox, Col. D. R. Wilkie and the Hon. Robert Jaffray. Speculation has it that Elias Rogers will be the next president, Mr. Howland retaining the vice-presidency and that a second vice-presidency will be created.

CHICAGO, Dec. 18.—Cattle Receipts, 5 to \$10; Euclid avenue, at 2.30. Sir Knight Henry T. Smith will address the members of the Red Cross degree of King Solomon's Preceptory of the Order of the Black Knights of Ireland, and their friends, upon "Chivaler and Christian Knighthood" Durbies, \$5.75 to \$7.30; mixed, \$6.85 to \$7.35; rough, \$6.85 to \$7.35; rough, \$6.85 to \$7.30; bulk of sales, \$7.05 to \$7.30.

Sheep—Receipts, 22,000; market, weak; ing arranged.

District Orange Hall. College street and Euclid avenue, at 2.30. Sir Knight Henry T. Smith will address the members of the Red Cross degree of King Solomon's Preceptory of the Order of the Black Knights of Ireland, and their friends, upon "Chivaler and Christian Knighthood" Durbies, \$5.75 to \$7.30; bulk of sales, \$7.05 to \$7.30.

Sheep—Receipts, 22,000; market, weak; ing arranged.

STOLE CLOCK AND WORTHLESS Euclid avenue, at 2.30. Sir Knight Henry T. Smith will address the members of the Red Cross degree of King Solomon's Preceptory of the Order of the Black Knights of Ireland, and their friends, upon "Chivaler and Christian Knighthood" Durbies, \$5.75 to \$7.30; bulk of sales, \$7.05 to \$7.30; bulk of sales, \$7.05 to \$7.30.

Sheep—Receipts, 22,000; market, weak; bulk of sales, \$7.05 to \$7.30; bulk of sales, District Orange Hall, College street and

\$2:901.262.25

\$2,901,262.25

Twelve industrials declined 1.13.
Twency active rallways decline .01.
Louisville & Nashville and Atlantic
Coast Line Ry reduce dividends.
Indiana Pipe Line declares dividend of
\$2; three months ago \$2.50 was declared. Poor's Railroad Manual Co. says rail coad situation in this country is critial.

Expert places valuation of Pere Marquette at \$96,000,000 cost price and \$76. 00 reproduction price.

October returns of 50 leading railroad

systems show gross earnings decreases \$19,823,000, or 9.02 per cent.

Pittsburg brokerage firm files suit gainst Western Union and New York stock Exchange for failure to furnish NO ROOM AT BARRACKS

FOR ALIENS. Detectives Armstrong and Levitt yesterday arrested four more Austrian reservists. They were taken to Stanley Barracks, but as the fort is already overcrowded with allens, they will likely be confined to the jail until accommodation has been provided.

#### Farms For Sale

ONTARIO LAND GHANTS, Located and unlocated, purchased for cash. Mui-holland & Co., 200 McKinnon Bldg. ed? Lot 50 x 425 - Oakville

ONLY SHORT DISTANCE from station, high, dry and level, Frice \$100, terms \$1 down and twenty-five cents weekly. Call at this office this afternoon at 1.30 p.m. and we will take you to the property. Stephens & Co., 136 Victoria street. Main 5984.

Land Surveyors **Business Upportunities** H. G. SEWELL, Ontario Land Surveyor 79 Adelaide Bast. Main 6417. ed

\$35,000.00

St. Clair Ave.

Properties For Sale

Detached, fourteen rooms, billiard room in basement, three bathrooms, well finished throughout, all conven-iences, lot 70 x 300; a beautiful home; spacious, well adapted for receiving; five mantels; garden, lawn and shade

DOVERCOURT LAND
BUILDING & SAVINGS
W. & Dignich COMPANY-LIMITED 65-3610mg 8\* 2.
DMRST OWNERS & DEVELOPESS OF REALESTATE IN CAME

IUDICIAL SALE OF PORCUPINE MINing Properties—in the Matter of the
Porcupine Reserve Mines, Limited, And
in the Matter of the Winding-Up Act,
Being Chapter 144 of the Revised Statutes of Canada,

Fursuant to the winding-up order herein, dated 13th February, 1914, and my direction thereunder, sealed tenders addressed to the "Master-in-Ordinary, Osgoode Hall, Toronto, Untario," will be received by him up to neon of the 9th day of January, 1916, for the purchase of the

the

BIRK ELLIOTT MINING CLAIMS.
being the west half of the south half of
Lot 9, Con. 1, Township of Tisdale, containing 80 acres more or less.

This property is in the Pearl LakeSection of the Porcupine Camp, and is
supposed to be of considerable value from
its location and from the showings obtained, though no great development work has
been done. It is situate one claim south
(30 chains) from the Vipond, and near to
the Hollinger, Crown Heserve, South
Thompson and other proven properties. Thompson and other proven properties.
The following statements are taken from a Report by the General Manager to the shareholders, copies of which report may be inspected at the office of the liquidator or his solicitors, but such statements have not been vouched by the liquidator, and are not guaranteed as correct, although the liquidator has no reason to believe the same are not correct.

reason to believe the same are not correct.

About 5000 feet of trenching, and about 200 feet of actual sinking have been done, many veins have been uncovered, with varying widths, 60 feet, 12 feet, 8 feet, 18 feet, and these have been exposed to various lengths from 600 to 1200 feet, shewing many gold samples; one sheft has been sunk 60 feet, and free gold was found on the surface and in the shaft; another shaft 16 feet; substantial camps consisting of cooking camp, bunk house, office, stables and blacksmith shop have, office, stables and blacksmith shop have been erected. About \$18,000 has been spent in development.

Terms of Sale:

A marked cheque to the order of G. T. Clarkson, Liquidator, for 10 per centum must accompany the tender, which cheque will be returned if the tender be not accepted; a further 15 per centum shall be paid on completion of purchase, and the remaining in qual instalments, secured to the satisfaction of the liquidator, in two and four months thereafter, with interest at 7 per centum.

The successful tenderer will be required to sign an agreement for purchase containing a clause that in case of default of completion of the payments, all payments made prior to such default shall be retained by the vendor as liquidated damages. Conditions of sale and said agreement may be seen on application to the liquidator, or his solicitors.

Option Privileges:

plication to the liquidator, of his solicitors.

Option Privileges:

The Master will also at the same time receive tenders from any person who desires to tender for an option of purchase on the terms of paying for the property in four equal payments of 25 per cent, each, one cash, balance 2, 4 and 6 months, with privilege of working the property and of abandoning the option at any time without further liability. These option tenders will, however, be considered only if no satisfactory tender is received for straight purchase.

The property may be inspected by any prospective purchaser. The purchaser shall search the title at his own expense, and the vendor shall not be required to furnish abstracts, produce deeds, declarations or evidence of title other, than those in its possession.

The purchaser shall have ten days within which to make any objections or requisitions on title, and in case he makes any objection or requisition which the vendor shall from any cause be unable or unwilling to answer or remove the vendor may then rescind the sale, in which case the purchaser shall be entitled only to the return of the deposit money, without interest, cost or commensation.

The other conditions of sale will be the

The other conditions of sale will be the standing conditions of sale of the Su-orenic Court of Ontario.

The highest or any tender not neces-Further particulars may be obtained in application to the Ilquidator or his

oficitors.

Dated at Toronto this 5th day of De ember. 1914.

G. O. ALCORN. Master-in-Ordinary DAY, FERGISON & O'STILLIVAN So-licitors for the Limidator, 26 and 28 Adelaids Street West Toronto. G. T. CLARKSON Limidator, 15 Wel-lington Street West, Toronto. 666.

VEED FOR SOCKS CREAT DOCTOR WRITES APPEAL

Men Taken From Trenches Have Feet Bare and Frost-

Bitten. A young Toronto doctor, at present with a field hospital attached to a regiment of British regulars at the

front in France, in writing home to his mother; has made a very urgent appeal for socks. His account of the condition of the men when taken from the trenches is distressing. With feet more or less frost bitten in many cases, and almost all of them without socks, their plight is pitiable beyond words. An effort is being made to

WILL Rent Farm with option of buying for mixed farming within 50 miles To-ronto. Answer Box 88, World. 23456

FINE PRINTING PLANT FOR SALE established 46 years—includes 3 cylinders, 2 perfectors, 1 cover folder, 3 book folders, 2 cutters, trimmer, 4 stitchers, chases, etc. Also building and water power. Title perfect. Easy terms. Splendid opportunity for live wires. Write M. A. Federspell, Lockport, N.Y.

Real Estate Investments INVESTMENTS FOR PROFIT, Real Estate, Stocks, Bonds, Mortgages and Securities. The Exchange, Hamilton, Canada.

FIRST MORTGAGE FUNDS to loan on good residential property, at current rates. Frank Bott, 707 Kent Building. Adelaide 255.

WM. POSTLETHWAITE, Confederation Life Building, specials in city and farm properties Correspondence solicited. ed

Money to Loan GEORGÉ R. KAPPELE, barrister, solici-tor and notary public; trust funds to loan. 900 Lumsden Building, Toronto. Telephone Main 5392. Cable address: "Kappele," ed7

Collectors' Agency

ACCOUNTS and Claims of every nature collected everywhere. Send for free booklet K and forms. Commercial Collection Co., 77 Victoria St., Toronto, Ontario. **Detective Agencies** 

EXPERT Detective Service, reason rates. Over twenty years' experie Consultation free. Holland Detection Bureau, Kent Building, Toronto. Ph. Adelaide 351; Parkdale 5472.

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RYCKMAN & MACKENZIE, Barristers Solicitors, Sterling Bank Chambers, corner King and Bay streets.

FLAGS, lanterns, canes; confettl and con-fetti dusters, parasols, etc. Write for catalogue. Celebration Supply Co., 513 Queen St. W., Toronto. 246

THE F. G. TERRY CO., Lime, Cemen Mortar, Sewer Pipe, etc., corner Georg and Front streets. Main 2191. 246 LIME, CEMENT, ETC.—Crushed Storat cars, yards, bins or delivered; be quality; lowest prices; prompt service The Contractors' Supply Compan Limited, Junction 4006, Main 4224, Hill Crest 870, Junction 4147.

Carpenters and Joiners A. & F. FISHER, Store and Wareh Fittings, 114 Church. Telephone. RICHARD G. KIRBY, Carpenter, Contractor, Jobbing. 539 Yonge et. ed-7

Roofing SLATE, Felt and Tile Roofers—Sheet Maral Work. Douglas Bros., Limited, 124 Adelaide West. ed-7

Plastering REPAIR WORK-Plaster Relief Decor. tions. Wright & Co., 30 Mutual. ed

REPAIRING—Roughcasting and description. Cambridge, 43 Berryman street.
Phone North 6963. Whitewashing

WHITEWASHING, plaster repairing and water painting. O. Torrence & Co., 177 DeGrassi St., Phone Gerrard 442. ed?



POLSON IFON WORKS LIMITED TORONTO

STEEL SHIPBUILDERS ENGINEERS AND BOILERMAKERS

#### Situations Wanted

STEADY POSITIONS secured for young men who are qualified as telegraphere, freight or ticket clerks; railways will boom after the war, and young men in these departments will be in great demand. These positions steady, and not affected by hard times. Learn in six months. Big wages to start. Day, evening or home study courses. Write Dominion School Railroading, 91 Queen East, Toronto.

Agents Wanted AGENTS make 500 per cent. profit celling "Novelty Sign Cards." Merchants buy 10 to 100 on sight. 800 varieties. Catalogue free. Sullivan Co., 1234 Van Buren street, Chicago, Ill.

Articles For Sale

PRIVATE Christmas Greeting Cards from seventy-five cents per dozen. Barnard. 35 Dundas, Telephone. ed

ELLIOTT BUSINESS COLLEGE, Yonge and Charles streets, Toronto. Winter term opens Jan. 4th. Handsome catalogue free.

MARRY if you are lonely. The Reliable Confidential Successful Club has large number of wealthy, eligible members. Descriptions free. Mrs. Wrubel, Box 26, Oaklands, Cal.

OUR FUTURE FORETOLD—Questions answered free. Send dime and birthdate for trial readings. Address Prof. Christensen, Buffalo, New York.

MASSAGE, Baths, Superfluous Hair re-moved. 27 Irwin avenue. North 472. Mrs. Colbran.

TTEND S. T. Smith's Riverdale Private Academy; Masonic Temple: Facilities unequalled; private and class lessons; phone for prospectus. Gerrard 3587.

PUPILS TAUGHT TO DANCE therough ly in one week, old or new dances Whiso so soon? Reason—eight rooms, two assistants, no waiting; six dollars, class or private, easy payments. Stage danc-ing a specialty. Positions guaranteed Cooper's Dancing Academy. Queen and padina. Ad. 1067.

DANIELSON, headquarters for Victor 886 Queen W., 1185 Bloor W. Rooms and Board OMFORTABLE Private Hotel, Ingle-wood, 295 Jarvis street; central; heat-ing; phone.

Box Lunches PHONE 3027—IDEAL. Prompt delive assured everybody.

J. W. L. FORSTER, Portrait Paint Rooms, 24 West King street, Torce

LADIES' and Gentlemen's Hats Clea and remodeled. Fiske, 35 Richmond Bast.

Razor Sharpening

A THOUSAND MEN wanted—Bring your dull razors or safety blades; sharpened like new or money back. Gillettes, 35c dozen; single edge, 25c; long razors, 25c each. Toronto Keen Edge, 63 Rich-mond West, Toronto.

Coal and Wood HE STANDARD FUEL CO., Toronto Telephone Main 4103.

Bicycle Repairing ALL WORK GUARANTEED. TRY F. Ingle, 421 Spadina avenue. ed'

HOWCARDS, cotton signs, window let-ters. Bushnell, 65 Richmond E. ed BIGN AND WINDOW LETTERS. Day & Shand. Main 741. 83 Church St. ed East Richmond street—next to Shea's. WINDOW LETTERS and SIGNS-J. E. Richardson & Co., 147 Church street, Toronto.

Live Birds CAMPION'S Bird Store, also Taxidermist. 175 Dundas. Park 75. ed7

HOPE'S Canada's Leader and Greatest Bird Store, 109 Queen street west. Phone Adelaide 2573. ed7

House Moving HOUSE MOVING and Raising done. J. Nelson, 115 Jarvis street. ed?

WE MAKE a low-priced set of teeth when necessary; consult us when you are in need. Specialists in bridge and crown work. Riggs, Temple Building.

PAINLESS Tooth Extraction specialized. Dr. Knight, 250 Yonge—over Sellers-Gough. ed7

DR. DEAN. Specialist, piles, fistula, urinary, blood and nervous diseases. 5 College street. ed DR. ELLIOTT, Specialist, private diseases. Pay when cured. Consultation free. 81 Queen street east.

Herbalists

BLACK'S guaranteed cure; asthma, bron-chitis, 525 Queen West. ed? PILES—Cure for Piles? Yes, Alver's Cream Ointment makes a quick and sure cure. City Hall Druggist, 84 Queen west.

Shoe Repairing

SAGER, FIRST-CLASS WORK WHILE you wait. Opposite Shea's, Victoria street.

CHICAGO LIVE STOCK.

# Bankers' Association President

NEW BANK BRANCH.

of the Epiphany. KING SOLOMON'S PRECEPTORY.