AMUSEMENTS LECTURES, ETC.

Advertisements under this head two cents a word.

"PEOPLE YOU KNOW"—J. W. BENGOUGH, Victoria Hall, Monday evening, 22nd inst., under auspices of F. C. B. C. Admission, 50c. and 25c. Plan at G. & R. Burns'. 77c

WESTMINSTER RINK — MASK fancy dress carnival Feb. 17. Prize for best character dress lady and gentleman, and best fancy dress lady and gentleman. Admission, 15c. 76tf

ICE PALACE—QUEEN'S AVENUE—Grand skating.

A. O. F.—ANNIVERSARY REUNION OF Court Pride of the Dominion in the Albion Block, Tuesday, Feb. 16, at 8 o'clock; good music, recitations, singing and refreshments. Tickets, 25c. Tickets for sale at J. Wilkins', 1 undas street, and M. Hoenn's, Richmond street. 74c wzy

ELEGANT SKATING—ICE PALACE, Queen's avenue. b

LOUDIN'S FISK JUBILEE SINGERS—Victoria Hall, next Tuesday and Wednesday; reserved seats only 50 cents.

FISK JUBILEE SINGERS—PLAN NOW open at the Bell warerooms, 211 Dundas street.

FISK JUBILEE PROGRAMME IS REPLETE with numbers that furnish an evening of delightful enjoyment; general admission 25 cents. 76-u

PALACE DANCING ACADEMY—THIRD term commences week of Monday, Feb. 15. Gentlemen, Mondays at 8 p.m. Ladies and children, Saturdays at 3 p.m. Advanced class, ladies and gentlemen, Thursdays at 8 p.m. Private tuition arranged for by calling at academy. DAYTON & MCCORMICK, members of National Association Teachers of Dancing. Academy, 476 Richmond street. Residence, 241 Oxford street.

MRS. FRANCES JN MOORE, MR. H. Saunders, Mr. H. Rush, Mr. J. Belcher, Mr. W. J. Birks and Mr. Fred Evans at Miss Bella Gordon's concert. 74tf

MRS. F. MACKELCAN, CANADA'S charming contralto, and Mrs. Julian Wall, of Washington, the favorite soprano, will sing at Miss Bella Gordon's concert.

MISS BELLA GORDON'S CONCERT—Thursday evening, Feb. 18, in Victoria Hall. Plan opens at Nordheimer's on Saturday, 13th. Reserved seats, 50c. 69tf

MISS BELLA GORDON'S FAREWELL concert, Victoria Hall, Thursday evening, Feb. 18. 66tf

MEETINGS.

Advertisements under this head 1 cent a word

KILWINNING LODGE, NO. 64, A. F. & A. M.—Emergent meeting on Tuesday at 2:30. Masonic Temple, for the purpose of attending the funeral of our late brother, Henry Stedman. Brethren of city lodges invited to attend. A. A. CAMPBELL, W.M.; JOHN OVERELL, P. M., secretary. b

DOMESTICS WANTED.

Advertisements under this head a cent a word.

WANTED — THOROUGHLY COMPETENT general servant; no urs airs work; no washing or ironing. Apply to Mrs. WOLFERSTAN G. THOMAS, 442 Waterloo street. 76c

WANTED A GENERAL SERVANT IN a family of four. References required. Apply between 7 and 9 p.m., Mrs S. B. COON, 419 Dufferin avenue. 75c

WANTED AT ONCE—FOR TWO weeks, a good housemaid. Apply to Mrs. FURNESS, Talbot street. 75c

WANTED—AT ONCE—A GIRL TO DO general housework. Apply MCCLARY, Club. 75c

WANTED—A YOUNG WOMAN AS nurse, who can sew neatly. Apply to Mrs. JOHN LABATT, 572 Queen's avenue. 73tf

WANTED—A SERVANT GIRL FOR A small family; good wages. Apply to Mrs. J. MCSWEEN, 349 Princess avenue. 76c

WANTED AT ONCE—3 GOOD COOKS—good wages; no washing; also 20 good general servants; no charge to girls; at S. WOODLIFFE'S, 282 Dundas street. Telephone 811.

GENERAL SERVANT WANTED—APPLY C. M. LEWIS, 485 Richmond street. 6c

LOOK!—$12 PER MONTH TO A GOOD general servant, with references, to go to St. Thomas; only three in family; fare paid. Apply at Osborne's Intelligence Office, 56 Dundas street. I also want a large number of girls to fill first-class situations in this city; wages no object. Telephone 356.

MALE HELP WANTED.

Advertisements under this head a cent a word.

BOY WANTED—APPLY AT BOYLE'S drug store, 652 Dundas street. 77c

ENGINEER WANTED AT ONCE—PARISIAN Steam Laundry. b

WANTED—LOCAL AND TRAVELING salesmen; positions permanent; salary and expenses paid weekly. BROWN BROS. Company, nurserymen, Toronto, Ont. gt 65a

GOOD STOUT BOY OR YOUNG MAN—Apply BOURNE & SON, butchers, 423 Hamilton road. 75c bw

IT REACHES THE PEOPLE YOU WANT—15 cents for one time, or 30 cents for three. does it.

FEMALE HELP WANTED.

Advertisements under this head a cent a word

WANTED—AT ASYLUM FOR INSANE, London, a few female attendants. Apply personally, to the medical superintendent. 66tf

EVERYBODY READS THE WANT column of the ADVERTISER. 30 cents for three insertions of fifteen words.

MISCELLANEOUS.

Advertisements under this head a cent a word

A. HARROW, SON OF THE LATE JOHN Harrow and Isabel Honeyman, or Harrow, Springfield, Fifeshire, is requested to communicate with WELCH & MATTHEW, solicitors, Cupar, Scotland. 77k z

PARTIES HAVING MONEY TO INVEST can obtain 5, 5½ and 6 per cent., according to terms of loan, on first mortgage on farm property by communicating with us. TENNENT & MACBETH, 78 Dundas street, London.

HOTEL CARDS.

Advertisements under this head a cent a word.

METROPOLITAN HOTEL — CORNER Dundas and Wellington streets, London; board by the day and week. WM. AVERY, proprietor. Telephone No. 637.

FALLAHE HOUSE—621 AND 623 DUNDAS street east, London; choice liquors; street cars pass the door. JAMES FALLAHE, proprietor.

CLARENCE HOUSE—TRY IT FOR DAY board, $2.50 per week; 6 dinner tickets for $1.

BLOOMER HOUSE—FORMERLY GRANT House, Dundas street, London, James Bloomer, proprietor. This hotel is one of the leaders in the city; street cars to and from depot. Telephone 539.

THE ALBION RESTAURANT—157 DUNDAS street, D. Dewar, proprietor; dining-room on the European plan; oysters every style; choice liquors and cigars.

H. H. GREER, PROPRIETOR OF THE Hub Restaurant, 203 and 205½ Dundas street; European plan; choice liquors and cigars.

THE CRITERION RESTAURANT—399 Richmond street; the finest in the city. Choice wines, liquors and cigars. T. TAYLOR, proprietor.

"VICTORIA"—THE POPULAR $1 A day house—Clarence street, corner Dundas street. J. TOMLINSON, proprietor.

THE ST. LAWRENCE HOTEL, MONTREAL. Centrally situated and first-class in every respect. D. HOGAN, proprietor.

VETERINARY SURGEONS.

Advertisements under this head a cent a word

J. H. TENNENT—VETERINARY SURGEON—Office, King street, opposite Market House; residence, corner King and Wellington. Telephone.

J. H. WILSON & SON—OFFICE, 86½ KING street, London; residence, 346 Richmond street. Telephone.

SPECIFIC ARTICLES FOR SALE.

Advertisements under this head a cent a word.

POSTERS—ALL STYLES, HANGERS AND dodgers. ADVERTISER Job Department.

SHIPPING TAGS—AT CLOSE PRICES—ADVERTISER Job Department.

ENVELOPES—PLAIN OR PRINTED—AT ADVERTISER, Job Department.

LATEST NEW YORK STYLES IN WEDDING invitations. ADVERTISER Job Department.

COMMITTEES FROM THE VARIOUS societies should get their printing at the ADVERTISER Job Department.

BILLHEADS, NOTEHEADS, LETTERHEADS, on short notice, at ADVERTISER Job Department.

PHOTOGRAPH WRAPPERS ON TOUGH tag stock, at ADVERTISER Job Department.

PAMPHLET WORK OF EVERY DESCRIPTION, clean and quick, at ADVERTISER Job Department.

SHIPPING TAGS AT BOTTOM PRICES—ADVERTISER Job Department.

YOU MAKE THE SALE EVERY TIME, and the cost is only 1 cent a word under this heading.

TO LET.

Advertisements under this head a cent a word.

"TO LET," "ROOMS TO LET," "HOUSE to Let" and "For Sale" cards always on hand at ADVERTISER office. 18tf

TO RENT OR FOR SALE—CHEAP—Store and dwelling in Centralia; would exchange for city property. J. W. MCHAN, 636 Central avenue, London, Ont. 77n

TO LET—COMMODIOUS ROOMY TWO-STORY houseon Ridout street; city water, soft water pump. Apply next door to Mrs. BALFE, 434. 66tf

BOARD AND LODGING.

Advertisements under this head a cent a word

BOARD WANTED BY A YOUNG LADY in private family, within ten minutes' walk of postoffice. Address E., ADVERTISER. b

ARCHITECTS.

Advertisements under this head a cent a word.

MOORE & HENRY—ARCHITECTS AND Civil Engineers, Albion Building, London. JOHN M. MOORE, FRED HENRY.

MCBRIDE & JONES — ARCHITECTS, surveyors, etc., 213 Dundas street, Duffield Block. H. C. MCBRIDE, member Ontario Association Architects; C. A. JONES, P.L.S. and Civil Engineer.

M. L. BUFFY, ARCHITECT — OFFICE, Hunt's Block, Richmond street.

MONEY TO LOAN.

Advertisements under this head a cent a word.

$50,000 PRIVATE FUNDS TO loan at lowest rates. Apply THOMAS & CHISHOLM, barristers, 78½ Dundas street, London, Ont. zxv

BUSINESS CARDS.

Advertisements under this head a cent a word.

TEMPERANCE COFFEE HOUSE—MARKET Square—Warm meals and luncheon at all hours. Board and lodging by the day or week. J. BURNETT.

NOTICE—WHEN REQUIRING DRAYS for any purpose, telephone to T. J. Garner's dray office, 351 Clarence street; telephone 721. Sober and obliging drivers. Cheaper rates than any other drays in the city.

STOVES—A LARGE ASSORTMENT OF base burners; new and second hand. Examine my stock before purchasing. GEO. PARISH, 258 Talbot street.

HEBBLETHWAITE CUTS, SEWS AND cleans carpets; charges reasonable. 8 Maple street or 631 Dundas street.

STOCKWELL'S STEAM DYE WORKS—259 Dundas street. Orders by mail or express promptly attended to. Telephone 601.

EYRES & SONS (FROM J. PULLAR & SONS, Perth, Scotland), Steam Dye Works, 221 Dundas street.

GEO. ROUGHLEY—FELT AND GRAVEL roofer; repairing a specialty; estimates on application. 199 South street, London. Telephone 143.

D. R. SPENCE—PAINTER, GRAINER, sign-writer; paper-hanging and decorating a specialty. Moderate charges. 344 Ridout street.

A. T. CORP—PAINTING, GLAZING, paper-hanging and house decorating. 183 Oxford street. Telephone 758.

R. LEIGH—WATERWORKS PLUMBER —Hydrants supplied and fixed complete, $4.75, warranted. 50 Richmond street, opposite R. C. Church.

GEO. LEWIS & SON—PAINTERS, GRAINERS, glaziers, paper-hangers, etc. 611 and 617 Richmond street.

GEO. T. DODD — CONTRACTOR — FELT and gravel roofer; estimates cheerfully given. P.O. 269 Burwell street.

LEGAL CARDS.

Advertisements under this head a cent a word.

PARKE & PURDOM — BARRISTERS—Offices, opposite City Hall, Richmond street. E. JONES PARKE, Q.C., T. H. PURDOM, T. E. PARKE, ALEXANDER PURDOM.

P. MCPHILLIPS—BARRISTER—MONEY to loan. 59 Dundas street, London.

T. W. S CANDRETT — BARRISTER, SOLICITOR, etc., 92 Dundas street west, London. Money to loan.

W. A. PROUDFOOT, BARRISTER, ETC. 110 Dundas street, London. Money to loan.

JAMES MAGEE, Q. C., BARRISTER, solicitor, notary, etc. Northwest corner Richmond and Dundas streets, London.

WELD & O'NEILL, BARRISTERS, SOLICITORS, conveyancers, notaries public, etc. Office, 96 Dundas street, London. Money to loan. Branch office Lucan, Ont. EDMUND WELD, J. D. O'NEILL.

MEREDITH, CAMERON & JUDD—Barristers, solicitors and notaries. Robinson Hall Chambers. F. MEREDITH, Q.C., J. C. JUDD, E. R. CAMERON.

A. GOODRICH, LAWYER, 124 DEARBORN street, Chicago, Ill.; 27 years' experience; secrecy; special facilities in several States; "Goodrich on divorce, with laws of all States," in press. Price $6.

ALBERT O. JEFFERY, LL.B., D.C.L., barrister, solicitor, notary public. Office, Ontario Loan Building (upstairs), Market Lane, London.

FITZGERALD & GLASS, BARRISTERS, solicitors, etc., 83 Dundas street, London. Money at 5½ and 6. W. W. FITZGERALD, Q.C.; CHAS. T. GLASS, B.A.

T. H. J. USCOMBE BARRISTER, SOLICITOR, etc., 168 Dundas street, near Richmond. Money at lowest rates.

G. W. MARSH—BARRISTER, SOLICITOR, Notary, etc., 110 Dundas street, London. Private funds to loan.

MILLS & WEEKES—BARRISTERS, ETC., London, Ont. Office corner Dundas street and Market Lane. HON. DAVID MILLS, Q.C., G. N. WEEKES. Money to loan on real estate at lowest current rates.

HUTCHINSON & MCKILLOP—BARRISTERS, solicitors, etc., Courthouse, London. CHARLES HUTCHINSON, JAMES B. MCKILLOP.

W. H. BARTRAM—BARRISTER—Solicitor, notary public, conveyancer. Money to loan on real estate at lowest rates. Office, 90 Dundas street west, London.

LOVE & DIGNAN—BARRISTERS, ETC.—418 Talbot street, London. FRANCIS LOVE, R. H. DIGNAN.

GIBBONS, MCNAB & MULKERN—BARRISTERS, etc., London. Office, corner Richmond and Carling streets. GEORGE C. GIBBONS, Q.C., GEO. MCNAB, F. MULKERN, FERD. J. HARPER.

DRESSMAKING.

Advertisements under this head a cent a word

MISS HARWOOD—RETURNED WITH the latest American fashions, 356½ Princess avenue. zxv

THE GLORY OF MAN STRENGTH VITALITY!

KNOW THYSELF.

THE SCIENCE OF LIFE

A Scientific and Standard Popular Medical Treatise on the Errors of Youth, Premature Decline, Nervous and Physical Debility, Impurities of the Blood,

EXHAUSTED VITALITY AND UNTOLD MISERIES

Resulting from Folly, Vice, Ignorance, Excesses or Overtaxation. Enervating and unfitting the victim for Work, Business, the Married or Social Relation. Avoid unskillful pretenders. Possess this great work. It contains 300 pages, royal 8vo. Beautiful binding, embossed, full gilt. Price, only $1.00 by mail, post-paid, concealed in plain wrapper. Illustrative Prospectus Free, if you apply now. The distinguished author, Wm. H. Parker, M. D., received the GOLD AND JEWELLED MEDAL from the National Medical Association, for the PRIZE ESSAY on NERVOUS and PHYSICAL DEBILITY. Dr. Parker and a corps of Assistant Physicians may be consulted, confidentially, by mail or in person, at the office of THE PEABODY MEDICAL INSTITUTE, No. 4 Bulfinch St., Boston, Mass., to whom all letters for books or letters for advice should be directed as above.

DONATIONS ACKNOWLEDGED.

THE TRUSTEES OF THE CONVALESCENT Home gratefully acknowledge the following donations for January and February: Mrs. Cleghorn, beef, mutton, literature, cocoa, apples, fresh eggs; Mrs. W. Glass, milk and tin pail; Mrs. Boomer, milk; Mrs. W. J. Reid, coal sieve, cups, saucers and other useful things; Mr. Strong, medicine; Housekeepers' Mission, preserves and pickles; Mrs. Cattermole, citron and sugar; Mrs. G. Harris, Colborne street, one dozen of towels; Mr. Wright, foot warmer; Mr. Morton, hall clock.

MEDICAL.

Advertisements under this head a cent a word

J. H. GARDINER, M.D., L.R.C.P., LONDON, Eng. Office and residence, corner William and Dundas streets. Careful attention paid to specific and skin diseases. zxv

DR. GEORGE H. WILSON, YORK street, near Talbot, specialty, nose, throat and lungs.

DR. MEEK—QUEEN'S AVENUE, LONDON, has returned from Europe; practice resumed; specialty, diseases of women.

DR. MACARTHUR, B.A., 485 DUNDAS street. Specially children and women.

DR. JARVIS — HOMŒOPATHIST — 534 Dundas street.

DR. W. J. LOGIE, B.A.—OFFICES, 63 York street, two doors from Ridout, and 470 William street. Telephone 625.

DR. GRAHAM — OFFICE AND RESIDENCE, 380 Clarence street; special attention to the lungs and diseases of children.

DR. CAMPBELL, 380 DUNDAS STREET—Physician, surgeon and gynecologist. Hours, 10 to 12 a.m., 2 to 4 and 6 to 8 p.m.

DR. WOODRUFF, EYE, EAR, NOSE AND throat. Hours, 12 to 4. No. 185 Queen's avenue.

DR. JONES HAS REMOVED HIS residence and office to 739 Richmond street, nearly opposite his old stand. Telephone 287.

DR. MCCALLUM HAS REMOVED HIS office to 415 Dundas street, opposite the Convent gate.

DR. R. FERGUSON—OFFICE AND RESIDENCE, 60 Craig street, South London. Telephone 753.

DR. WILSON—QUEEN'S AVENUE—Second door from Wellington street. Special attention paid to diseases of women.

CL. T. CAMPBELL, M.D., M.C.P.S.—Office and residence, 327 Queen's avenue, London. Office hours, 8 to 9:30 a.m., 1 to 3 p.m. and 6 to 7:30 p.m. Skin diseases a specialty.

DR. ENGLISH — OFFICE AND RESIDENCE, 688 Dundas street. Telephone.

DENTAL CARDS.

Advertisements under this head a cent a word.

S. WOOLVERTON—SURGEON DENTIST, 216 Dundas street; entrance, second door west of Clarence, next to Edy Bros., photo artists, London, Ont. Telephone 822.

GEO. C. DAVIS — DENTIST — OFFICE—Dundas street, four doors east of Richmond. Vitalized air administered for the painless extraction of teeth.

L. MACDONALD—DENTIST—REMOVED his office to Union Block, over Gurd's gun store, 185 Dundas street. Vitalized air used for painless extraction of teeth.

MARRIAGE LICENSES.

Advertisements under this head a cent a word.

MARRIAGE LICENSES MAY BE OBTAINED at Shuff's drug store or at residence, northeast corner Dundas and William streets, London. No witnesses required.

MARRIAGE LICENSES AT CHAS. F. Colwell's Popular Music House, 171 Dundas street, London, or at residence, 489 Princess avenue.

ARTISTS.

Advertisements under this head a cent a word.

J. P. HUNT, ARTIST—STUDIO, 187 DUNDAS street over Caddy & Rowe's.

GIVE ME A

GRIP

of your hand, old fellow. You advised me, through the "Advertiser" to use your preparation when I was suffering from the GRIP, and here I am as well as ever. I tell you

PEPTONIZED

Ale and Beef

is the greatest tonic and strengthener I ever heard of or used.

This is the experience of many.

IT CAN BE YOURS.

73tf xvz

In purchasing articles advertised in the "Advertiser" please mention in what paper you saw the advertisement. Advertisers always wish to know which advertisements are most effective.

Scotch Proverbs.

Birth's good, but breeding's better.

A good word is as soon said as an ill.

Take a pint and 'gree; the law's costly.

He is worth no weal that can bide no woe.

Be the same thing that ye would be called.

Every man at 40 is a fool or a physician.

A dog winna growl if ye fell him with a bone.

Far sought and dear bought is good for ladies.

He that winna when he may shanna when he wad.

Fair words break never a bone, foul words many a one.

Why Hair Is Curly.

[From the National Barber.]

The difference between straight and curly hair is very apparent on a microscopical examination.

A hair is a hollow tube, and a straight hair is as round as a reed, while a curly hair is always flattened on both sides and curls toward one of the flat sides, never toward the edge. It is a curious and little known fact that the hair of women is coarser than that of men, as well as thicker on the scalp.

In an average head of hair there are about 130,000 individual hairs.

Tourists.

Whether on pleasure bent or business, should take on every trip a bottle of Syrup of Figs, as it acts most pleasantly and effectually on the kidneys, liver and bowels, preventing fevers, headaches and other forms of sickness. For sale in 75c bottles by all leading druggists.

It is useless to argue with the coal man. He has the right of weigh.

Jack Hardup (with unwonted enthusiasm) —"By jove! I see that some fellow is talking about introducing a bill into the House making it a misdemeanor to send annoying letters to anyone. Very cleaver idea that. I'll have my tailor locked up for six months, by jove!"

Hidden Fees.

Among the many fees to human health and happiness dyspepsia and constipation are twin enemies greatly to be feared. With B. B. B. to drive them out of the system, however, no danger need be anticipated, as every dose brings the sufferer a long step further on the road to perfect health and strength, and a permanent cure always results.

W. J. TREMEEAR

Barrister, Solicitor, Etc.

14 King Street East, Toronto.

Money to loan. No commission.

TENDERS.

TENDERS will be received at this office (where specifications may be seen) up to 5 o'clock on Thursday, Feb. 18, for

21,000 Feet of White Oak Plank.

ALD. THOS. CONNOR, Ch. No. 2 Com.
ORMSBY GRAYDON, City Engineer.

77c

WILL BE SOLD BY PUBLIC AUCTION by J. W. Jones, at his auction rooms, Dundas street, London, on Wednesday, the 17th day of February, instant, at 2:30 p.m., the stock of Charles Koelln, of Kingsville, consisting of:

General drygoods	$3,103 78
Hats, caps and furs	436 95
Clothing	526 05
Groceries, etc	547 88
Safe	105 00
Shop furniture	143 05
Total	$4,862 71

Terms—One-quarter cash down, balance in 2, 4 and 6 months, approved security, with interest at 7 per cent. per annum.

Stock lists on the premises and with Messrs. Gibbons, McNab & Mulkern, trustee's solicitors, London.

72g C. B. ARMSTRONG, Trustee.

PRINTING

Good Printing

Printing at Reasonable Rates.

No matter how small a job of printing you have to do---and no matter how large---it can with equal facility be done at the "Advertiser" Job Printing Establishment.

It costs nothing to write or call for an estimate.

We take pains to give satisfaction.

We make a specialty of promptitude.

Special attention to orders by mail from any part of the country.

"ADVERTISER"

Job Printing Department

LONDON.

The Huron and Erie

LOAN AND SAVINGS CO.

The 28th general annual meeting of this Company was held at its office in London, Ont., on Wednesday, Feb. 10, 1892.

Present—Messrs. J. W. Little, John Beattie, Philip Mackenzie, A. W. Porte, Alex. McIntosh, Verschoyle Cronyn, Rev. James Gordon, F. P. Betts, H. E. Gates, H. Cronyn, G. A. Somerville, G. F. Jewell, T. A. Browne, J. M. McWhinney, G. T. Brown, P. W. D. Broderick, D. Regan, Wm. Gordon, F. E. Leonard and others.

The president, Mr. J. W. Little, took the chair, and the manager, Mr. G. A. Somerville, acted as secretary. The minutes of the last annual meeting were read and approved, after which the report and financial statement were submitted, as follows:

The directors of the Huron and Erie Loan and Savings Company beg to submit herewith their 28th annual report, showing the results of the business of the Company for the past year, accompanied by the balance sheet to 31st December, 1891, duly audited.

After defraying all expenses of management and all charges in connection with the issue of sterling debentures, together with the sum of $1,247 02 expended on the Company's building, your directors have been able, from the profits of the year, to pay the two half-yearly dividends at the rate of 9 per cent. per annum together with the shareholders' income tax thereon, to add $21,000 to the reserve fund, and to carry forward a balance of $3,432 98.

During the year the increase in savings bank deposits and Canadian debentures was larger than in any previous year in the history of the Company, amounting to $188,067 09. The sterling debentures increased $121,593 66, the addition to the working capital being $334,563 51, and the total assets of the Company now amount to more than $5,000,000.

The value of the real estate held by the Company other than office premises is $6,500. This sum includes all properties remaining unsold, which have come into possession of the Company by foreclosure, failure to obtain purchasers under power of sale or otherwise. This satisfactory result is no doubt largely due to the fact that the Board have strictly adhered to the system of prompt and careful inspection by the Company's own officers of property offered as security.

Early in the year the late Hon. Elijah Leonard, who had been a director of the Company since its formation, was obliged, owing to continued ill-health, to tender his resignation, which was reluctantly accepted, and your directors regret to record the death of their much-esteemed colleague, which occurred shortly after. The vacancy on the Board was filled by the appointment of his son, Mr. F. E. Leonard.

Your directors desire to bear testimony to the very efficient manner in which the manager and other officers of the Company have discharged their respective duties.

All of which is respectfully submitted,

J. W. LITTLE, President.

London, Ont., 27th January, 1892.

Profit and Loss Statement for Year Ending 31st December, 1891.

EXPENDITURE.

To dividend No. 54, 4½ per cent	$58,500 00	
Dividend No. 55, 4½ per cent	58,500 00	
Income tax	2,073 06	
		$119,073 06
Interest on deposits	$48,135 84	
Interest on sterling debentures	41,020 44	
Interest on Canadian debentures	11,117 59	
Interest accrued, but not due	20,365 47	
		120,639 34
General expense account	$12,114 46	
Other expenses, including directors' fees, solicitors fees, municipal taxes, etc,	3,968 89	
Commission on loans	5,137 75	
Land inspection	3,864 91	
Commission and other expenses on sterling debentures	3,997 06	
		29,083 07
Losses on real estate	$ 1,764 02	
Less recovered	177 79	
		1,586 23
Expended on Company's buildings		1,247 02
Transferred to reserve fund		21,000 00
Balance		3,432 98
		$296,061 70

RECEIPTS.

By balance brought forward	$ 2,484 02	
Interest earned	293,024 41	
Rents collected	450 00	
Profit on sterling exchange	103 27	
		$296,061 70

Statement of Liabilities and Assets as at 31st December, 1891.

LIABILITIES.

Liabilities to the public—		
To deposits	$1,296,960 38	
Sterling debentures	1,240,958 54	
Canadian debentures	531,819 37	
Interest accrued, but not due	20,365 47	
		$3,090,133 76
To the shareholders—		
To capital stock paid up	$1,300,000 00	
Reserve fund	602,000 00	
Fifty-fifth dividend, due Jan. 2, 1892	58,500 00	
Unclaimed dividends	27 00	
Balance	3,432 98	
		1,963,959 98
		$5,054,093 74

RECEIPTS.

By cash value of securities	$4,800,002 00	
Less amount retained to pay prior mortgages	39,607 78	
		$4,760,394 22
Government inscribed stock and accrued interest		61,230 00
Real estate on hand		6,500 00
Office premises		19,000 00
Cash in office	$ 6,442 87	
Cash in banks	200,526 65	
		206,969 52
		$5,054,093 74

G. A. SOMERVILLE, manager.

We hereby certify that we have carefully audited the books and accounts of the Huron and Erie Loan and Savings Company for the year ending 31st December, 1891. The cash and bank accounts have been audited monthly; the postings and balances of all the Company's ledgers examined quarterly; and we find the whole correct, and in accordance with the above statements. We have also examined the Company's securities and find them in order.

GEO. F. JEWELL, F.C.A., THOMAS A. BROWNE, } Auditors.

London, Jan. 27, 1892.

In moving the adoption of the report, the president said: "The continued growth and prosperity of the Company, as shown in the report which you have just heard, must, I am sure, be very gratifying to the shareholders. In every department of the Company's business the results for the year have been most satisfactory.

The total assets have reached the handsome sum of $5,000,000, or more than double what they were ten years ago. The reserve fund has also been doubled in that time, and is now $602,000.

Our savings bank continues to command the confidence of the public, the number of accounts having increased from 2,9[illegible] to 3,206, without any variation in our ordinary rate of interest; and the total deposits amount to nearly $1,300,000, or an average of $404 55 for each depositor. The Canadian debentures have increased more than 20 per cent. during the year, and the sterling debentures the progress has been equally satisfactory. The large [illegible] thus added to the working capital of the Company has been invested at rates of interest which afford a fair margin of profit and on the security of choice farm and city properties, the valuation in every instance being approved by our own inspectors.

The amount loaned during the year, including renewals, was $964,539 88, and we have now 2,851 mortgages, only five of which exceed $10,000, the average being $1,604 01. The real estate on hand consists of two farms, containing 250 acres in all, which have been taken into account at $6,500, and, as both are most desirable properties and well situated, little difficulty in disposing of them is expected.

The expense account has, as usual, been watched with the greatest care, and its growth has not been proportionate to the increased volume of business—in fact, the total cost of management for 1891 is less than for the previous year.

It is hardly necessary for me to call your attention to any other points, as the report is so full and explicit, but should any shareholder desire further information I shall be glad to supply it if I can. I have very much pleasure in moving the adoption of the report.

The vice-president, in seconding the motion, congratulated the shareholders on the growing financial strength of the Company, as indicated by the increase of over one-third of a million dollars in the working capital. The facilities for doing a large and profitable business were never better than at present, though no doubt greater care is required in granting advances than heretofore. He claimed that the system of thorough inspection by the Company's own officers, while necessitating what might be considered a large expenditure, had proved a valuable safeguard, and no outlay yielded a better return.

Under the system adopted by this Company, all expenses for obtaining loans on debentures were charged against the profits of the year, instead of being distributed over the term of years for which the loans or debentures have to run, so that each year bears its own burden, and the statement presented shows the exact condition of the Company on the 31st day of December.

It might be thought that the Company had a large amount of money on hand at the close of the year, but he explained that such sums bear a fair rate of interest and pointed out that the dividend, and Canadian debentures, payable in January had to be met out of this amount, in addition to the sums required for loans in process of completion, which were unusually large at the close of the year.

The motion was carried unanimously.

The usual votes of thanks were given the president, directors, manager and other officers of the Company.

Mr. Mackenzie, the oldest director of the Company, in acknowledging the vote of thanks to the Board, said that it had been his privilege to be a participant in such a vote at 28 annual meetings, and that as shareholders he thought they never had more reason to congratulate themselves. To invest with safety and profit such a large amount of money, representing the living and entire income of so many persons, constituted no ordinary trust, and was a serious care and responsibility; but he felt assured that in the future the directors would as faithfully and successfully manage the interests of the shareholders as they had done in the past. In concluding Mr. Mackenzie referred to the death of the late Hon. Elijah Leonard, who ever had the true interests of the Company at heart.

The manager remarked that every shareholder would regret the absence of Professor William Saunders, unable to be present through illness, and sympathized with him in his trouble. He had fully purposed being at the meeting, and had written that in his opinion the shareholders should be highly gratified at the handsome showing of the report.

The retiring directors were unanimously re-elected, and the Board is now constituted as follows: J. W. Little, president, John Beattie, vice-president; Professor William Saunders, Philip Mackenzie, A. W. Porte and F. E. Leonard.

SPECIAL NOTICES.

No other Baking Powder in the market is superior to Strong's Test its merits by securing a free sample at STRONG'S Drug Store, 184 Dundas street. 47-tf

Washington and Return—Only $10, via America's Greatest Railroad.

Feb. 22, Washington's birthday, ticket good ten days to return. Through palace sleepers from Suspension Bridge without change via New York Central and Pennsylvania railroads. Personally conducted. Leave Suspension Bridge at 5:40 p.m., arrive at Washington at 11 a.m. Cheap side trips to Old Point Comfort, Richmond, etc. Apply to EDSON J. WEEKS, general agent, No. 1 Exchange street, Buffalo, for further information. Tickets will be on sale at New York Central Office, Suspension Bridge, New York. 71bu

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Do not give up until you have tried Miller's Emulsion of Cod Liver Oil, which makes flesh and blood, is a positive cure for coughs and colds, bronchitis, sore throat and all lung troubles tending to consumption. Persons have been known to gain from five to ten pounds in weight by taking one bottle of Miller's Emulsion of Cod Liver Oil, which contains hypophosphites of lime and soda. In big bottles, 50c. and $1 at London drug stores.

Wanted—Dyspeptics, the world over, to test K. D. C. Free sample mailed to any address. K. D. C. Company, New Glasgow, N. S.

Our stock is now complete and we are offering a good assortment of new goods at cut prices; special values in ladies' and gents' fine lines. R. KIRKPATRICK, 211 Dundas street. zxv

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