The annual general meeting of the Western Canada Loan and Savings Company was eld in the company's offices, No. 70 George Gooderham, Geo. W. Lewis, Thomas H. Lee, John Carter, W. J. Macdonell. Robert James, Samuel Platt, M. P., Alfred Gooderham, Fred. Wickson, Henry Gooderham, Henry Suckling, A. M. Clarkson, Robert Gooderham, Alfred H. Lee, E. S. Cox, W. G. Gooderham, Col. C. S. Gzowski, Juor Lyman, Henry O'Brien, Wm. M. Fisher, Henry Northrop, Robert Gilmour,

The president, the Hon. Senator Allan, in the chair.

The Manager, Walter S. Lee, read the annual report and financial statements:
NINETEENTH ANNUAL REPORT OF THE DIREC-TORS OF THE WESTERN CANADA LOAN AND

SAVINGS COMPANY.

The directors have to report to their shareholders, as the satisfactory result of the past year's business, that they have been enabled to provide for the mual half-yearly dividends at the rate of ten per centum per annum, have added \$35,000 to the Reserve Fund, which now amounts to \$445,000, and carried \$5,765.02 to the credit of the Contingent Fund.

The company have now \$922,000 of Sterling Debentures, issued and payable in Great Britain; and \$33,000 issued and payable in Canada.

The business of the Savings Bank Branch.

The business of the Savings Bank Branch, notwithstanding the reduction in the rate of interest, has suffered no diminution, deposits continuing to be received up to the full amount allowed by the Act of Incorpor

The rate of interest received on mortgage loans during the year has, as was anticipated, continued low; but the favorable terms on which the money borrowed on debentures by the company has been obtained, as well as the reduction in the rate tained, as well as the reduction in the rate allowed to depositors, have afforded a sufficient margin for a fair profit; and combined with the thoroughly economical management of the company's business, have enabled the directors to lay before their shareholders a statement of affairs which they hope will be found equally satisfactory with the reports of former years.

WALTER S. LEE, G. W. ALLAN, President, Manager. President.
Statement of liabilities and assets of the Western Canada Loan and Savings Com-pany, 31st December, 1881:

LIABILITIES.	
To shareholders—	61 000 000 00
Capital stock	\$1,000,000 00
Reserve fund	
Dividend, payable 8th January, 180	
To the public-	\$1,504,909 40
Deposits	2 03
Currency dependings 35,00	955,002 03
Interest on deposits and debentures Sundry accounts (chiefly amounts	43,109 20
tained from loans to meet inc	um-/
200	\$3,558,010 57
Mortages	
Mortages	,\$3,300,778 70
Loans on company's stock	17,502 95 62,312 00
Municipal debentures	14,394 74
Office premises	
Office furniture\$ 189	11
Cash in banks	45,251 60
Cash in bankers' hands in Great I	Bri-

Cost of management, including sal artes, rent, inspection and valuations office expenses, &c.

Directors' compensation
Dividends and tax thereon
neterest on deposits and debentures...
gents' commissions on loans and debentures. \$3,558,010 57 .. 5,762 04

with printed.

W. R. HARRIS,
FRED. J. MENET,
Auditors, Toronto, 28th Jan., 1882.

The President in moving the adoption of the report, said —

In the concluding paragraph of the last year's report the directors expressed the hope that by the lower rate of interest at which they were enabled to issue their debentures in England, and by the reduction of the rate to depositors, by care in the selection of loans, and the vigilant supervision and economical management of the company's business, they would be enabled to present to their shareholders an equally favorable statement of affairs at the close of the year then just begin as that which they had the pleasure of laying before them for 1880.

I think I may venture to say that this knope has been fully realized, and that at the close of a year during which the rate of interest obtainable on loans has continued to rule low, and during which there has been a very keen competition for business among the various companies lending money in the country, we are enabled to lay before you to-day a statement in which I am sure will be found to be in every respect satisfactory to our shareholders, our bondholders, and our depositors. The President in moving the adoption of

to rule low, and during which there has been a very keen competition for any leading money in the very keen competition for the very keen compet

scratiny.

In regard to the management of the company's affairs, while I think we may safely challenge comparison, as far as economy is concerned, with any other institution, I desire to Church street, Toronto, on Wednesday, the 1st day of February, 1882, at 12 o'clock noon. Present, Hon. G. W. Allan, manager, our cautious and careful inspector, and all the members of our office staff, down through the whole staff of our very excellent and trustworthy agents throughout the country

Nor can I omit mentioning that we are equally fortunate in the prompt and satis-factory and careful manner in which every-thing connected with the legal business of thing connected with the legal business of the company is transacted by our solicitors.

There is one other feature in the report which I would like to refer to before I sit down, and that is, that while our credit is thoroughly established in Great Britain, as shown by the amount of sterling bonds now held here, notwithstanding the reduced rate of interest, not only do we continue to receive deposits in our Savings Bank Branch to the full amount which we are allowed by law, but we have issued

was unanimously adopted. Scrutineers being appointed, the ballot was taken, and the retiring directors were unanimously reelected, viz., Hon. George W. Allan, Hon. D. L. Macpherson, and Thomas H. Lee, who, together with Messrs. Samuel Platt, M. P.. Geo. Gooderham, Geo. W. Lewis, and Alfred Gooderham, constitute the board of directors. At a subsequent meet-ing of the board, the Hon. Geo. W. Allan was reelected president and Geo. Gooder-

Molly Holbook Again in the Toils. (From the N. Y. Sun.)

Mrs. Caroline Curtiss of Schenectady was beed on Sept. 30 of a purse containing \$62, by Mary Hoey, better known as Mollie Holbrook, and known also by the molie Holbrook, and known also by the name of Williams, a professional pickpocket, whose picture has been in the frogues gallery for years. The thief was caught very nearly in the act, and the purse was found in her possession. She was released on bail, which she forfeited and went to

On Saturday Inspector Byrnes, while standing at Liberty street and Broadway with Detective Dorsey, saw Jimmy Hoey, the pickpocket's husband, coming from the the pickpocket's husband, coming from the ferry with a dog in his arms, accompanied by a woman whose face they could not see, who also carried a dog. The inspector detailed a boy to follow the pair, who were traced to 87 Cherry street. Four detectives watched the house until Mrs. Hoey, accompanied by a woman friend, came out, and was about to ascend to the elevated at the second of the companies when the second of the seco railway station in Franklin square, when detectives Cosgrove and Wood arrested her on a bench warrant issued when it was found that she had forfeited her bail. She will be taken before the district attorney

will be taken before the district attorney this morning.

Mollie Holbrook was first arrested by the New York police for pocket picking in 1872. She escaped punishment and shortly afterwas arrested for her share in the robbery of \$40,000 from a man who revisited a disreputable resort which she had previously kept in Chicago. The Chicage policeman who was sent on for her undertook to convey her back by way of Canada. At Hamilton, Ontario, her husband and two friends got into a fight with the Chicago policeman, and she escaped. Since then, until recently, she has been plying her trade in western class account and the balance sheet here with printed.

BY ERRATIC ENRIQUE. I can but think a woman's wink
Is rarely accidental;
The sex at firting is adept,
For tempted Eve, old Adam wept
And suffered supplemental.

We all recall man's primal fall, And how Eve tried to cater To our first daddy's taste for fruit, Before he donned that fu-leaf suit— Ah, too-too alma mater!

The other day—far up Broadway— I saw a seal-clad damsel, Whose lashes quivered neath the gaze Of every man that dared to raise His eyes and look at mam'selle. I later met this arch coquette,
Returning from her shopping;
Denutre and innocent she seemed,
And yet a roguish twinkle gleamed
From optic gently dropping.

What I did then, O evil men,
Who wickedly are guessing,
You'd not believe on solemn oath—
I didn't (though by no means loath,)—
Now isn't this distressing?
—The Judge.

MONEY AND TRADE.

The barley market continues steady with No. 1 selling at 89c f.o.c. and No. 2 at 85c. should it be continued much longer a higher range in prices will most probably be experienced. Holders of barley in Oswego seem to be indifferent as to selling and are looking for higher values. Sales of No. 1 were made at \$1.08 and No. 2 at \$1.06, and the general feeling is firm. Maltsters in the are waiting for lower prices, but farmer stocks are getting low and the general feel ing seems to be that we will soon see

WM. W. PARLEY. FARLEY & 26 TORONTO STREET, TORONTO. Stock Brokers, Commission & Gene-

tinue to receive deposits in our Savings Bank Branch to the full amount which we are allowed by law, but we have issued \$33,000 of debentures to holders in Canada, and we anticipate that these issues will, in all probability, be considerably increased. Before I sit down there is one event which I desire to allude to, and it is the only one which has cast any shadow upon our past from among us of one of our oldest and most respected directors, the late Mr. William Gooderham.

Mr. Gooderham had been with us almost from the first establishment of the company, and to his wise and able counsels we, at this board, were largely indebted for many long years. His increasing infirmities had litterly, of cours, prevented his regular attendance, but the advice and assistance which for so long a period he afforded to the board will ever be gratefully remembered. Happily his place here has been which for so long a period he afforded to the board will ever be gratefully remembered. Happily his place here has been discharge of his duties as a director a thoroughly well-trained business mind and sound and matured judgment.

I shall/now, gentlemen, ask for your foncursence in the resolution, which is seconded by the Vice-President, Mr. George Gooderham, for the adoption of the report. The resolution was unanimously adopted.

A vote of thanks to the president and directors for their services during the year was unanimously adopted. A vote of thanks to the president and directors for their services during the year was unanimously adopted. Scrutineers being appointed, the ballot was taken, and the retiring directors were unanimously reelected, viz., Hon. George W. Allan, Hon. DI L. Macpherson, and Thomas H. Lee, and the retiring directors were unanimously reelected, viz., Hon. George W. Allan, Hon. DI L. Macpherson, and Thomas H. Lee, and the constitution of the previous proposed to the president and directors for their services during the year was unanimously adopted. A vote of thanks to the president and directors were unanimousl

Montreal Stock Market.

MONTREAL, Feb. 2.—The market for h
was from \(\frac{1}{2} \) to \(\frac{1}{2} \) better to-day, but transactions
not quite so numerous. The only business
was in Montreal at 198 for 78, Ontario at 80
195, Merchants' at 126\(\frac{1}{2} \) for 128, Richelieu and ci
rio at 54\(\frac{1}{2} \) for 55, City Passenger at 13\(\frac{1}{2} \) for 121, treal Gas sold up this morning 1\(\frac{1}{2} \) per cent, at
for 100, 163\(\frac{1}{2} \) for 100, 163\(\frac{1}{2} \) for 25.

ton stocks were decidedly weaker. Montreal
held, 160 bid. Canada suffered a further drop
per cent, \(\frac{1}{2} \) 140 held, 135 bid. Dundas, 136

132 bid. St. Paul Railway, 111 held, 110 bid.

E.STRACHAN COX

No. 86 King St. East, Toronto, Buys and sells Canadian and American Stocks strictly on Commissi on. Also represents the Grain and Provision House of Messrs. D. H. Denton & Co., Chicago, through whom orders are executed on the Board of Trade either for cash or on margin.

Grain and Produce Markets.

ports to call and direct ports—Wheat 3,075,000 qrs; majze, 110,000 qrs. Paris—Flour and wheat quiet."

NEW YORK, Feb. 2.—Cotton quiet, unchanged.
Flour—Receipts: 15,000 bris, steady without important change; sales 17,000 bris. Bye flour quiet, unchanged. Cornmeal dull, unchanged. Wheat—Receipts 59,000 bush; opened lower, closed strongsales 2,730,000 bush; opened lower, closed strongsales 2,730,000 bush; niculuding 90,000 bush spot; exports 70,000 bush; No 2 red \$1.44 to \$1.45; No 1 February \$1.43\$ to \$1.44; No 1 white \$1.33\$ to \$1.41. Rye weak, 91c and 97c, Barley firm. Malt steady. Corn—Receipts 30,000 bush; stronger, sales 978,000 bush, including 146,000 bush; spot; No 268\$\frac{1}{2}\$ to 70\frac{1}{2}\$, February 63\$ to 696 str yellow 70c Oats—Receipts 30,000 bush; quiet and unchanged. Hay unchanged. Hops quiet. Coffee steadier, Rio 10\frac{1}{2}\$c. Sugar unchanged, Molasses unchanged. Rice steady. Petroleum dull and unchanged. Tallow dull and unchanged. Petroleum dull and unchanged. Tallow dull and unchanged. Petroleum dull and unchanged. Lard strong at \$11.37\$ to \$11.40. Butter firmer at 22c to 42c. Cheese dull and unchanged. CHICAGO, Feb. 2.—Flour nominal. Wheat active and lower, No 2 spring \$1.20\$ to \$1.20\$ cash, 63c for Feb. Corn lower at 60\frac{1}{2}\$ to 81.60 for Feb. Oats dull and weak at 41\frac{1}{2}\$ cash, 41\frac{1}{2}\$ for Feb. Corn lower at 60\frac{1}{2}\$ to \$1.20\$ cash, 64c for Feb. Oats dull and weak at 41\frac{1}{2}\$ cosh, 41\frac{1}{2}\$ for Feb. Oats dull and weak at 41\frac{1}{2}\$ cosh, 41\frac{1}{2}\$ for Feb. Oats dull and weak at 41\frac{1}{2}\$ cosh, 64c for Feb. Oats dull and weak at 41\frac{1}{2}\$ cosh, 41\frac{1}{2}\$ for Feb. Oats dull and weak at 41\frac{1}{2}\$ cosh, 64c for Feb. Oats dull and weak at 41\frac{1}{2}\$ cosh, 64c for Feb. Oats dull and weak at 41\frac{1}{2}\$ cosh, 64c for Feb. Oats dull and weak at 41\frac{1}{2}\$ cosh, 64c for Feb. Oats dull and weak at 41\frac{1}{2}\$ cosh, 64c for Feb. Oats dull and weak at 41\frac{1}{2}\$ cosh, 64c for Feb. Oats dull and weak at 41\frac

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LEGAL NOTICES

That application will be made to the Legislative Assembly of Ontario at the next session thereof by

Toronto House Building Association. for an act authorizing the said Association to change pany (of Canada)," and also to increase the capital stock of the said Association, and to extend the borrowing powers of said association, and for ot he Dated at Toronto the 8th day of December, 1881

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