

## LAST MEETING IN OLD PLACE.

Central Church Has Had a Fairly Good Year

In Spite of the Drawbacks She Suffers.

New Church Will Be Ready in a Few Months.

The annual meeting of the congregation of Central Presbyterian Church was held last evening. It was opened by a Scriptural reading and prayer by Rev. Dr. Lytle. Dr. Lytle, in his introductory remarks, said he hoped the last meeting in the old church would have bright memories. The past year had been one of severe trial.

On motion, Mr. R. K. Hope was elected Chairman and Mr. W. A. Stewart was made Secretary.

The report of the session was read by Rev. W. H. Sedgewick. Last year there were 706 names on the roll of membership. During the year 14 were added by profession of faith and 15 by certificate. Against this 5 were removed by death, 23 by certificate and 10 names dropped. At present the roll numbers 685. The Session recorded its appreciation of the manner in which the various organizations have been working. Reference was made to the building of the new church, and it was noted that the work was progressing with rapidity. A Men's Association has been formed during the year, and good work is being accomplished. Plans have been laid by the Session for the inauguration of a new system of religious mission offerings. The offerings will be received on the third Sunday of each month.

The Board of Managers' report was as follows: The year has been one during which the loyalty of the congregation has been put to a severe test, laboring under the difficulties resulting from the carrying on of the church services in the school room. The congregation, however, has stood the test well, and the financial report is good, considering the circumstances. The amount received from ordinary collections is \$3,741.85, and from a special collection and subscription asked for by the Managers in October in reduction of the floating debt \$1,730.29, and from pew rents \$2,782.25. While acknowledging the liberal response made to the special collection asked for as already mentioned, towards defraying current expenses, the Managers take leave to remind the congregation that the requirements called for a larger sum, and the unaccounted balance appears in the Treasurer's statement as carried forward to the year 1908.

The Board hope to have the envelope system generally adopted by the congregation when the new church is occupied, and thus assist to provide for the increased expenses, which the congregation will then be under.

The financial statement of the Board of Managers was as follows:

Receipts—  
Balance from 1907 ..... 467  
Ordinary collections ..... 3,621.95  
Anniversary collection ..... 119.90  
Special collections ..... 1,730.29  
Seat rents ..... 2,278.25  
For use of Sunday school ..... 20.00  
For bank of Hamilton overdraft 2,220.51  
\$10,182.12

Disbursements—  
Bank overdraft, 31st Dec. .... \$1,625.51  
Ministers' stipends ..... 4,166.66  
Pulpit supply ..... 20.00  
Ladies' Visiting Committee ..... 212.40  
Organists ..... 915.99  
Solo singers ..... 905.01  
Miss Furnival ..... 100.00  
Music and hymn books for choir 99.27  
Tuning and repairing pianoforte 14.50  
Sunday school ..... 238.20  
General expenses ..... 1,249.46  
Balance of cash on hand ..... 553.41  
\$10,182.12

The liabilities amount to \$1,673.10.

The report continued: It must be a great pleasure to the congregation to see the new church nearing completion, and be able to appreciate fully its beauty. The church will be ready for occupation within the next few months, and your managers hope to see the beginning of a new era of usefulness and progress for the congregation.

The retiring managers were Mr. J. B. Gay, Mr. Geo. Hope, Mr. F. E. Backus and Mr. Wm. Hendrie, all of whom were re-elected.

The report of the Sunday school was read by Mr. J. J. Evel. He gave a general view of the work during the year, and spoke of the exceptional work for missions done by the Bible class. With a membership of 50 it gave \$311 for the year.

The Missions Committee's report was not read, as the secretary has not yet closed his books.

The report of the Visiting Committee showed receipts of \$214.42, with an expenditure of \$227.75, leaving a balance of \$33.20.

The work of the Ladies' Aid Society has prospered during the year, as shown by the annual report. One hundred dollars was realized from a sale of work. The Scotch luncheon was dispensed with, but donations were received from members. The receipts amounted to \$1,202.10, with disbursements of \$188.54, leaving a balance of \$1,013.56.

The Women's Foreign Mission Society has also prospered. Receipts amounted to \$215.37, with an expenditure of \$214.60.

The report of the Women's Home Missions showed that contributions had been received amounting to \$906. The assets of the society were \$306.94, with an expenditure of \$387.85.

The receipts of the Senior Mission Band amounted to \$118.33, with an expenditure of \$117.98.

Mr. George Hope, on behalf of the Building Committee, appealed to the congregation for a final clearing up of the funds necessary for the completion of the new church. Hon. J. M. Gibson considered that the committee should be reappointed. The report was accepted.

After the regular business of the meeting had been concluded, Hon. J. M. Gibson introduced a motion, which carried, to the effect that the trustees, Board of Managers and the Building Committee negotiate a loan of \$50,000 with one of the banks in this city, for the purpose of making payments on the new church building. Mr. Gibson stated that as the church had no encumbrance on it at the present time, he thought the loan could be arranged, and considered that the plan would be a good one.

To accomplish this loan it would be necessary for a number of the moneyed men of the church to personally assume the liability of paying back this loan, which would be a temporary one. The plan, he thought, that would be advisable would be to pay the loan back out of the proceeds of the sale of the old church and Sunday school, which he expected would amount to somewhere in the neighborhood of \$30,000, and that a mortgage for the rest of the amount, probably \$20,000, be placed on the new church. His idea met with favor by the members of the congregation, and it was agreed to go ahead with the scheme.

Another motion introduced by Mr. Gibson was that a meeting be called of the congregation of the church to fix the date for the execution of the mortgage on the new church. This also passed.

A motion of thanks was tendered to Mr. C. P. Garratt and the choir for the services rendered by them during the past year. The congregation also passed a vote of thanks to the Board of Managers for their excellent work during the year. The auditors were re-elected for the coming year.

The Music Committee for the coming year is: Rev. Mr. Sedgewick, J. J. Evel, Mr. Henderson, J. M. Eastwood, F. F. Backus, T. H. Crerar and Mr. Mills.

On motion, Mr. R. K. Hope was elected Chairman and Mr. W. A. Stewart was made Secretary.

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## BANK OF NOVA SCOTIA

Capital, \$3,000,000. Reserve Fund, \$5,400,000.

HEAD OFFICE, - - - - - HALIFAX.  
GENERAL MANAGER'S OFFICE, - - - - - TORONTO.

DIRECTORS:  
JOHN Y. PAYZANT, President. CHARLES ARCHIBALD, Vice-President.  
R. L. BORDEN, G. S. CAMPBELL, J. WALTER ALLISON,  
HECTOR MCINNES, H. C. MCLEOD.

BRANCHES.  
Nova Scotia—Annapolis Royal, Antigonish, Bridgewater, Dartmouth, Digby, Glace Bay, Halifax, Kentville, Liverpool, New Glasgow, North Sydney, Oxford, Parrishboro, Pictou, River Hebert, Springhill, Summerside, Sydney Mines, Truro, Westville, Windsor, Yarmouth.  
New Brunswick—Campbellton, Chatham, Fredericton, Moncton, Newcastle, Port Elgin, Sackville, St. Andrews, St. George, St. John, St. Stephen, Sussex, Woodstock.  
Prince Edward Island—Charlottetown, Summerside.  
Ontario—Arapahoe, Barrie, Berlin, Hamilton, London, Ottawa, Peterborough, St. Catharines, Toronto—King St., Dundas St., Queen St.—Montreal, New Richmond, Paspébeac, Quebec.  
Manitoba—Winnipeg.  
Alberta—Calgary, Edmonton, Saskatoon.  
British Columbia—Vancouver.  
Newfoundland—Harbor Grace, St. John's.  
West Indies—Caguas, Cuba; Havana, Pinar del Rio, Matanzas, Manzanillo, Mexico; Montego Bay, Jamaica; Port Antonio, Jamaica; Port Maria, Jamaica.  
United States—Boston, Chicago, New York Agency.

PROFIT AND LOSS.  
1906. Dec. 31. By Balance ..... \$54,454 70  
1907. Dec. 31. " Net profits for year, losses by bad debts estimated and provided for ..... 681,209 50  
735,164 20  
1907. Jan. 19. To Contribution to Jamaica Relief Fund, Mar. 31. " Dividend No. 149, at 12% per annum payable 2nd April, 1907 ..... 90,000 00  
June 30. " Dividend No. 150, at 12% per annum payable 2nd July, 1907 ..... 90,000 00  
Sept. 29. " Dividend No. 151, at 12% per annum payable 1st October, 1907 ..... 90,000 00  
Dec. 31. " Dividend No. 152, at 12% per annum payable 2nd January, 1908 ..... 90,000 00  
" Contribution to Officers' Pension Fund, Written off Bank Premises Account ..... 20,000 00  
" Transferred to Reserve Fund ..... 150,000 00  
" Balance carried forward ..... 71,164 20  
\$735,164 20

RESERVE FUND.  
1906. Dec. 31. By Balance ..... \$5,250,000 00  
1907. Dec. 31. " Transferred from Profit and Loss ..... 150,000 00  
\$5,400,000 00  
1907. Dec. 31. To Balance carried forward, =180% of Capital ..... \$5,400,000 00

GENERAL STATEMENT AS AT DECEMBER 31st, 1907.

LIABILITIES.  
Deposits not bearing interest ..... \$5,465,297 11  
Deposits bearing interest ..... 21,394,624 18  
Interest accrued on deposits ..... 139,272 34  
26,999,193 63  
Deposits by other banks in Canada ..... 250,264 44  
Deposits by other banks in United Kingdom ..... 10,488 85  
Deposits by other banks in Foreign Countries ..... 274,996 50  
535,749 79  
Notes in Circulation ..... 2,804,049 04  
Drafts drawn between branches, outstanding ..... 4,169 98  
3,247,689 02  
30,501,632 44

Capital paid up ..... 3,000,000 00  
Reserve Fund ..... 5,400,000 00  
Profit and Loss, balance carried to 1908 ..... 71,164 20  
Rebate of Interest @ 6% on Time Loans ..... 80,867 10  
Dividend Warrants outstanding ..... 438 00  
Dividend No. 152, payable 2nd Jan. 1908 ..... 90,000 00  
\$642,469 30  
\$39,444,101 74

ASSETS.  
Specie ..... \$3,001,284 31  
Dominion Notes—Legal Tenders ..... 2,048,705 00  
Notes and Cheques on other Banks ..... 1,669,304 64  
Due from other banks in Canada ..... 151,463 37  
Due from other banks in Foreign Countries ..... 1,207,591 85  
Sterling Exchange ..... 129,358 85  
10,448,708 10  
Investments (Provincial, Municipal and other Bonds) ..... 4,939,666 45  
Call Loans, secured by Bonds, Debentures and Stocks ..... 4,483,056 17  
Call Loans, secured by Grain and other Staple Commodities ..... 2,263,313 61  
22,133,744 33  
Loans to Provinces and Municipalities ..... 156,957 33  
Current Loans, secured by Bonds, Debentures and Stocks ..... 956,437 38  
Current Loans, secured by Grain and other Staple Commodities ..... 1,287,095 35  
Overdrafts, secured ..... 235,419 72  
Overdrafts, authorized but not specially secured ..... 51,920 57  
Notes and Bills discounted and current ..... 13,957,882 04  
Notes and Bills overdue ..... 745 07  
Bank Premises ..... 493,523 93  
Real Estate other than Bank Premises ..... 709 00  
Stationery Department ..... 21,885 00  
Deposits with Dominion Government for security of Note Circulation ..... 146,813 60  
17,310,357 41  
\$39,444,101 74

NOTE.—A contingent liability of \$300,000, in connection with several other banks in connection with the liquidation of the Ontario Bank, is not expressed in the above statement.

H. C. MCLEOD, General Manager.

AUDITORS' REPORT.

We hereby certify that we have personally checked the cash on hand at Halifax, St. John, Montreal and Toronto. We have also verified the securities held by the Canadian branches of the Bank, and procuring certificates by responsible business men, not in the employ of the Bank, certifying to the existence of the remainder of these securities.

We have further to report that having examined the foregoing Balance Sheet, and having compared the same with the books of the Head Office, and the Balance Sheet, exhibiting the true and correct view of the Bank's affairs as at 31st December, 1907.

D. H. HUIE, C. A., Edinburg.  
J. MAXTONE GRAHAM, C. A., Edinburg.

## XIII. SERGEANTS.

Annual Meeting of the Mess Held Last Evening.

The annual meeting of the sergeants' mess of the 13th Regiment was held last evening, and there was a full attendance of members. Sergt. Major Huggins presided, and Sergt. Woodcroft presented the annual report, giving a review of the work during the year. Sergt. Woodcroft, the treasurer, gave the statement, showing the mess to be in splendid shape financially. The annual ball given by the sergeants will be held on Friday, Feb. 7. The election of officers resulted as follows:

Color Sergt. C. K. Weston, President.

Q. M. Sergt. W. Nicholson, Vice-President.

Q. M. Sergt. Geo. H. Sloan, Secretary.

Sergt. N. S. Ion, Treasurer.

Management Committee—S. Sergt. L. R. Woodcroft, Sergt. Wheeler and Sergt. Sergt. Syme.

Auditors—Color Sergt. J. Freshborn and Color Sergt. H. Bowstead.

Entertainment Committee—Color Sergt. W. Harvey, Color Sergt. W. Keith, S. Sergt. Woodcroft, Sergt. Stone, and Color Sergt. Syme.

During the evening the retiring financial secretary, S. Sergt. Nicholson, and the treasurer, Sergt. Ion, were each presented with a gold mounted umbrella, beautifully engraved and with the regimental crest, as a slight token of the esteem and appreciation which these two faithful members are held by the sergeants.

Cheap Rates to Old Country.

The Canadian Pacific Railway Company's Atlantic steamship lines have met the cut of the New York lines by reducing their second cabin rate on the Empresses to Liverpool to \$33.75 and other steamers to \$30.

The third class on Empresses has been reduced to \$17.50 and other steamers to \$16.25. Full information may be had at ticket office, corner King and James streets.

MARSH VICE-PRESIDENT.

Lafayette, Ind., Jan. 14.—The 238 votes cast by the members of the Brotherhood of Painters, Decorators and Paperhangers of America have been counted. The officers elected include: General President, J. C. Bahlhorn, Detroit; First General Vice-President, Geo. S. Hendrick, Albany, N. Y.; Second General Vice-President, Chas. Marsh, Toronto.

\$50,000 FIRE.

Norwich, Conn., Jan. 14.—Fire early to-day destroyed the Wm. Pake boiler works in Franklin street, and caused a loss estimated at about \$50,000.

The changes in the Boards of License Commissioners just announced are not numerous. In North Brant James Smiley, Paris, succeeds John Jefferson. In South Grey, Albert Weinert succeeds John H. Brown, and Albert A. Cotton, Durham, succeeds George H. Schenk.

## ERSKINE HAD PROSPERITY.

Popular Pastor's Salary Was Increased to \$2,000.

Motion to Pay Soloists Allowed to Stand Over.

All Departments of Work in Good Condition.

The twenty-seventh annual meeting of Erskine congregation was held in the school room last evening. There was a large representation of the congregation. Rev. S. Burnside Russell opened the meeting with prayer and the reading of a portion of scripture. On motion of T. H. Keller and Thos. Haddow, Geo. H. Richardson was chosen chairman. A. M. Souter and Robert McLenahan moved that R. P. Anderson and Jas. McIntosh be appointed scrutineers. The auditors' report was the first given, and satisfactory passed, commending D. A. Souter and Wm. Monk for their services.

The various reports were taken up. The Ladies' Aid was especially credited for its helpfulness to the church. Rev. Mr. Russell spoke of the valuable services given by the retiring president, Mrs. T. H. Keller.

The Women's Foreign Missionary Society presented a very creditable report, the past year having been one of the best in its history, which was largely due to the faithful and efficient services rendered by its retiring president, Mrs. John Pringle.

The Managers' report was very encouraging. The retiring Managers, Messrs. Murray, Reiger and Morwick, were re-elected, and the appointment of Robert McLenahan, who took the place of Mr. Johnson, who was compelled to resign on account of business engagements, was confirmed. Dr. Anderson was elected a manager to fill the place of Mr. Fisher, removed to Winnipeg.

The choir report came in for very much commendation. A feeling prevailed that much improvement should be made. Many were in favor of having paid soloists, and encouraging those who are worthy and talented in giving them some remuneration. Dr. Harris is now paid \$800. The general feeling for some time past by a large number of the congregation is that Robert Symmers should be engaged as a soloist.

T. H. Keller and Walter Murray were the movers that the words, "There be no soloists paid in Erskine Church choir be annulled, and that the congregation recommend the managers to engage Robert Symmers as a soloist, dating from the first day of January, 1908."

After much heated discussion the matter was left over.

The report of the Treasurer, Mr. John Pringle, showed:

Receipts—  
Balance, 1906 ..... 882  
Loose collections ..... 1,123 71  
Envelope collections ..... 3,223 01  
Anniversary social, Nov. 18 ..... 51 51  
Use of organ and Sunday school 11 50  
\$4,518 55  
Disbursements—  
Rev. S. B. Russell ..... \$1,700 00  
Dr. C. L. M. Harris ..... 800 00  
Mr. A. Turnbull ..... 400 00  
Pulpit supply ..... 75 00  
Wood and coal ..... 239 18  
Gas ..... 25 25  
Repairs and improvements ..... 274 10  
Printing and stationery ..... 17 70  
Water rates ..... 2 40  
Interest on supplies ..... 292 50  
Insurance ..... 54 00  
Telephone for manse ..... 30 39  
Presbytery, Synod and Assembly ..... 63 30  
Fund ..... 91 13  
Scales ..... 261 74  
Balance ..... 54,518 55

The total mortgage debt is \$8,500, and that is the church's only liability.

Mr. Geo. H. Richardson presented the annual report of the Session. The statistical report showed: Membership, Jan. 1, 1907, 704; additions by certificate, 52; additions by profession of faith, 62; total, 756; removals, 144; removals by certificate, 32; removals by death, 1; removals otherwise, 9; total removals, 67; present membership, 773; baptism, adults, 6; baptism, children, 15; average attendance at communion, 324.

The Organ Committee report showed \$3,878.70 raised and \$1,638.65 yet to be provided.

E. H. Montgomery, Sunday school secretary, reported: Teachers and officers on the roll 58; orchestra, 16; teachers, officers and scholars on the roll, 650; average attendance, 475. The year's work was the best in the history of the school. The treasurer reported receipts of \$530.35.

W. T. Watts, Secretary-Treasurer, presented the choir report, which was adopted.

The Mission Board report showed receipts of \$684.07.

The Woman's Foreign Missionary Society raised \$217.34, and the Woman's Home Missionary Society raised \$47.37 for its general fund and \$108.74 for the work fund.

The Earnest Helpers raised \$41.22, and the Ladies' Aid \$382.91.

Very encouraging reports were also submitted by the Senior, Intermediate and Junior Y. P. S. C. E., the Bible class, Boys' Club and Gleasers.

PRESS CLIPPING HUMOR.

Prof. Edmund Burke, of the College of the City of New York, received a letter from a press-clipping agency. The letter informed the Professor that his patronage was desired, and that as a sample of the work he would find inclosed a clipping from a speech by President Roosevelt, in which he quoted the Professor's words. Professor Burke read the clipping nearly through before he realized that the President was quoting from Edmund Burke's speech on Conciliation with the American Colonies, delivered about 100 years before Prof. Burke was born.

Ald. Hales has given notice of motion for a reduction of hotel licenses in Toronto.

## STANLEY MILLS & CO., Limited

TUESDAY, JANUARY 14th, 1908

Our Great Mid-Winter Sale of Notions

Is at Its Height. Come To-morrow

The success of this store's Notion Department has not come through exploiting remarkable bargains, or through making women think they are actually getting something for nothing, but rather from the fact that customers can at all times depend upon finding here just what they are in need of. You require a certain style or size of needle—feel reasonably sure that we have it. You require a certain style of braid—it can usually be found here. Want to match a button—here is the most likely place to do it. If you have a need of any description for the sewing basket or in household notions—this store is undoubtedly the best place to fill it. The great Mid-Winter Notion Sale is now at its height. Come to-morrow.

3 gross Black Hooks, with bar eyes, regular 5c each, Wednesday on sale at 3c each ..... 10c  
3 gross of White Tape, in widths from 10 to 10, worth regularly 1c a bunch, Wednesday 8 bunches for 5c  
2 gross papers of Pins, assorted sizes on each paper, worth regularly 3c paper, Wednesday 3 papers for ..... 5c  
Corticelli Skirt Protector, all colors ..... 4c yard  
Velvet Skirt Protector ..... 4c yard  
Hosiery Skirt Protector ..... 5c yard  
Velvet Skirt Protector ..... 5c yard  
Sewing Machine Oil at 5c bottle  
Sewing Machine Belts ..... 5c each  
Collar Forms, soft or stiff, black or white, at ..... 5c each  
Belding's or Corticelli Sewing Silk at ..... 5c spool  
Coates' Best Sewing Cotton Silk at ..... 5c spool  
Finishing Braid, 5, 10 and 15c ..... 5c  
Finishing Braid 2, 3 and 4c yard  
Pearl Buttons, common 5c dozen  
Best quality Pearl Buttons, per dozen ..... 20 and 25c  
Silk Draw Braids, all colors, per yard ..... 5 and 7c

3 dozen Tape Lines, 60 inches wide, worth regularly 5c each, on sale Wednesday at ..... 3c  
3 dozen Dressmakers' Tracing Wheels, regular 10c each, Wednesday ..... 7c  
6 dozen Black or White Headed Hat Pins, regular 10c dozen, on sale Wednesday at just half price 5c dozen.  
Cotton Collarbone at ..... 5c yard  
Mercerized Collarbone at 7c yard  
Silk Collarbone at ..... 10c yard  
Twill Tape, black or white, 5c roll.  
Linen Tape ..... 5c roll  
Cotton Tape in bunches, all widths, 12 bunches for ..... 10c  
Pearl Toilet Pins ..... 5c each  
Common Safety Pins ..... 3c paper  
Assorted Safety Pins ..... 5c paper  
Best Safety Pins 7, 10 to 15c dozen.  
Edward's or Moody's Skirt Supporter at ..... 25c each  
Dome Fasteners at ..... 10c dozen  
Common Sewing Needles 1c paper  
Gold Eye Sewing Needles 3c paper.  
Best Sewing Needles 5c paper  
Self Threading Needles 5c paper

High Grade Qualities in Hosiery and Underwear Priced Exceedingly Low

The rapid growth of the Underwear and Hosiery branch of the Stanley Mills' business has come through selling only the very best grades, and selling them at the lowest possible prices. To-night's prices are a fair demonstration of the offerings this store is making daily. Study them carefully and buy your winter supplies now.

Women's Undervests 25c Each  
Women's Heavy Union Undervests, natural color, long sleeves, shaped waist, winter weight, drawers in ankle length to match, special at ..... 25c each  
Part Wool Vests 50