

**SANDWICH.**—Sirs,—For five years I suffered from lumbago and could get no relief until I used Haggard's Yellow Oil, and must say I find no better remedy for it.

JOHN DESHERDAN, Sandwich, Ont.

**HOW TO DRINK MILK.**—Why milk is "distressing" to so many people, as they commonly complain, lies in the method of drinking it. Milk should never be taken too quickly, or too much at one swallow. If a glass of it is swallowed hastily, it enters into the stomach and then forms one solid, curdled mass, difficult of digestion. If, on the other hand, the same quantity is sipped, and three minutes at least are occupied in drinking it, then on reaching the stomach it is divided, and proper digestion is obtained, as well as a most nutritious effect.

**KUMISS.**—Fill a quart bottle with fresh milk up to the neck, add two tablespoonfuls of sugar dissolved in warm water; when lukewarm, three tablespoonfuls of yeast; set in a warm place, shake often until it begins to sparkle. Then cork tightly and set on ice for six hours. The virtue of kumiss as a diet for the sick is that it refreshes and stimulates, with no after-reaction from its effects.

A sack of the best salt standing where there is a smell of fish or any objectionable odour, will absorb the flavor.

**A FASHIONABLE DRINK.**—Menier Chocolate is a fashionable drink. Did you ever try it? Send postal card for samples and directions to C. Alfred Chouillou, Montreal.

**SICKNESS AMONG CHILDREN,** especially infants, is prevalent more or less at all times, but is largely avoided by giving proper nourishment and wholesome food. The most successful and reliable of all is the Gail Borden "Eagle" Brand Condensed Milk. Your grocer and druggist keep it.

#### Dominion Bank.

Proceedings of the twenty-first annual meeting of the stockholders, held at the banking house of the institution in Toronto, on Wednesday, May 25th, 1892:

The annual general meeting of the Dominion Bank was held in the banking house of the institution on Wednesday, May 25th.

Among those present were noticed Messrs. James Austin, Hon. Frank Smith, Major Mason, William Ince, James Scott, R. S. Cassels, Wilmot D. Matthews, R. H. Bethune, E. Leadlay, Aaron Ross, E. B. Osler, W. J. Baines, John Scott, John Stewart, W. T. Kiely, S. Risley, David McGee, G. W. Lewis, John Scott, Gardiner Boyd, G. Robinson, etc., etc.

It was moved by Mr. W. D. Matthews, seconded by Mr. James Scott, That Mr. James Austin do take the chair.

Mr. W. J. Baines moved, seconded by Mr. E. B. Osler, and

Resolved, That Mr. R. H. Bethune do act as secretary.

Messrs. R. S. Cassels and Walter S. Lee were appointed scrutineers.

The secretary read the report of the directors to the shareholders and submitted the annual statement of the affairs of the bank, which is as follows:

Balance of profit and loss account 30th April, 1891	\$ 6,676 98
Profit for the year ending 30th April, 1892, after deducting charges of management, etc., and making full provision for all bad and doubtful debts	220,261 02
	\$226,938 00
Dividend 5 per cent., paid 1st November, 1891	\$75,000 00
Dividend 5 per cent., payable 2nd May, 1892	75,000 00
Bonus 1 per cent., payable 2nd May, 1892	15,000 00
Amount voted to pension and guarantee fund	5,000 00
	\$170,000 00
	\$56,938 00
Carried to reserve fund	50,000 00
Balance of profit and loss carried forward	\$6,938 00

The directors have much pleasure in welcoming the shareholders on this twenty-first annual meeting and to congratulate them on the progress made by the bank.

At the first annual meeting in May, 1872, the deposits of the bank were \$1,057,149. Now they are \$9,063,368.

The reserve fund was then \$50,000. It is now \$1,400,000.

The bank has paid its shareholders 8 per cent. per annum from the day it opened until Oct. 31, 1881; then 10 per cent. until Oct. 31, 1887; then 11 per cent. up to this date.

The bank premises at the head office have been completely refitted and are now in every way suited to the enlarged business of the bank.

JAMES AUSTIN,  
President.

The foregoing report having been read to the meeting:

It was unanimously resolved—  
That the report be adopted.

That the thanks of the meeting be given to the president, vice-president and directors for their services during the year.

That the thanks of the meeting be given to the cashier, agents, inspectors and other officers of the bank for the efficient performance of their respective duties.

That Messrs. James Austin, Wm. Ince, E. Leadlay, Wilmot D. Matthews, E. B. Osler, James Scott, and the Hon. Frank Smith be directors for the ensuing year.

That the best thanks of the meeting be presented to the chairman for his able conduct in the chair.

A by-law granting \$5000 per annum to the pension fund was passed.

#### GENERAL STATEMENT.

Liabilities.	
Capital stock paid up	\$1,500,000 00
Reserve Fund	\$1,400,000 00
Balance of Profits carried forward	6,938 00
Dividend No. 42, payable 2nd May	75,000 00
Bonus 1 per cent., payable 2nd May	15,000 00
Reserved for interest and Exchange	101,293 86
Rebate on Bills Discounted	29,847 25
	\$1,628,079 11
	\$3,128,079 11
Notes in circulation	\$1,014,589 00
Deposits not bearing Interest	1,512,300 90
Deposits bearing Interest	7,551,067 61
Balance due to other Banks in Canada	1,220 77
Balance due to other Banks in Great Britain	247,740 76
	\$10,326,919 04
	\$13,454,998 15
Assets.	
Specie	\$ 207,356 15
Dominion Government Demand Notes	731,207 00
Deposits with Dominion Government for Security of Note Circulation	37,500 00
Notes and Cheques of other Banks	300,278 74
Balance due from other Banks in Canada	190,219 31
Balance due from other Banks in United States	1,131,819 89
Provincial Government Securities	213,133 76
Municipal and other Debentures	1,366,366 41
	\$4,177,881 26
Bills Discounted and Current (including advances on call)	\$8,918,691 83
Overdue debts (estimated loss provided for)	93,111 74
Real Estate	17,363 91
Bank premises	242,845 56
Other Assets not included under foregoing heads	5,603 85
	\$9,277,116 89
	\$13,454,998 15

Dominion Bank,  
Toronto, 30th April, 1892,

R. H. BETHUNE,  
Cashier,

## FREE!

### Business College Scholarships

Within the Power of Every Girl and Young Man.

#### A BUSINESS TRAINING WITHOUT COST.

THE great advantage in these CANADIAN CHURCHMAN offers is that there is no competitive element in them. Every girl or young man stands the same chance. It is not a question of who secures the largest number of subscriptions—the girl or young man in the smallest village has the same good chance as the one in the thickly populated city. Each can get precisely what he or she chooses to work for.

#### THE BUSINESS CENTRE SELECTED.

THE large Business Colleges selected by the CANADIAN CHURCHMAN to which to send our girls and young men are probably the best and most liberally equipped in the country. They are "The Toronto Business College" and "The British American Business College," both in Toronto. Girls and young men from all over the Dominion are within their walls, and the most skilled teachers preside over them.

#### WHY THE OFFERS ARE GENEROUS.

THE CANADIAN CHURCHMAN is anxious that the largest possible number of girls and young men should take advantage of these offers for a Free Business College Commercial Training, not because of any pecuniary profit to itself, for there is none. The simplest calculation will show, to any one who studies the offers, that we are not guided by any money consideration. On the other hand, each successful girl or young man whom we send to the Colleges means an actual financial outlay to the CHURCHMAN beyond the income. We have merely changed our methods of business. Instead of spending all on advertising and commission appropriation, we devote a portion of it to this idea, the girls and young men receiving the benefit, while we are satisfied to have the subscriptions which they secure on our books, feeling confident that we can hold the subscribers, in which lies our eventual profit. Of course, in view of these facts, the offers cannot be continued indefinitely, as any one can easily see. It is important therefore that girls and young men should enroll themselves on our books as desirous of trying for the offers. Any girl or young man can learn all particulars by simply writing to the CANADIAN CHURCHMAN, and details will be forwarded. The offers are as follows:—

#### 1. A SEVENTY DOLLAR SCHOLARSHIP

WHICH embraces Practical Book, keeping by double and single entry—Actual and Practical Business, Banking, Business Penmanship, Commercial Arithmetic, Commercial Law, Shorthand, Typewriting, and all branches connected with a sound and practical business training, etc. To any girl or young man who will between this date and January 1st, 1893, send us two hundred (200) annual subscriptions to the CANADIAN CHURCHMAN at \$1.00 each, we will give the above \$70.00 Scholarship.

#### 2. A FORTY-FIVE DOLLAR SCHOLARSHIP

WHICH embraces the same as seventy dollar scholarship, with the exception of Shorthand and Typewriting, for one hundred and twenty (120) annual subscriptions to the CANADIAN CHURCHMAN at \$1.00 each.

#### 3. A TWENTY-FIVE DOLLAR SCHOLARSHIP

WHICH is the same as the forty-five dollar scholarship, embracing the same subjects, but is only for three months, for seventy (70) yearly subscriptions to the CANADIAN CHURCHMAN at \$1.00 each, (or a Lady's Twenty-Five Dollar Gold Watch, if preferred.)

4. A Lady's \$15.00 Gold Watch or a Gent's Silver Watch for Forty (40) annual subscriptions to the CANADIAN CHURCHMAN at \$1.00 each.

5. A Lady's \$10.00 Watch, solid coin silver, open face, stem set, handsomely engraved, fitted with a jewel movement, guaranteed to give accurate time; or, a Gent's \$10.00 Open Face, Coin Silver Watch, stem wind and stem set, good reliable movement guaranteed, for twenty-five (25) yearly subscriptions to the CANADIAN CHURCHMAN at \$1.00 each.

6. A Lady's \$7.00 Solid Gold, Three Stoned, Genuine Diamond Ring, in star setting of handsome design; or, Gent's \$7.00 Solid Gold, Genuine Diamond Scarf Pin of unique design, for fifteen (15) yearly subscriptions to the CANADIAN CHURCHMAN at \$1.00 each.

7. A Lady's \$5.00 Victoria Chain, 14 carat gold, with pendant attachment, or a silver one. A Gent's \$5.00 14 carat Gold Vest Chain, in a variety of patterns of the most modern designs, for ten (10) yearly subscriptions to the CANADIAN CHURCHMAN at \$1.00 each.

8. A Lady's \$2.50 Solid Gold Ring, set with two pearls and one garnet, in star setting, each ring put up in a fancy paper plush lined box; or, a Gent's \$2.50 pair of 14 carat gold filled cuff buttons, stylish patterns, for five (5) yearly subscriptions to the CANADIAN CHURCHMAN at \$1.00 each.

Subscription Price in Toronto \$1.50 Yearly.

Address, FRANK WOOTTEN, Toronto, Ontario.