THE (DF CA INCORPORATED 1885

Proceedings of the Twenty-Third General Meeting of the Shareholdors, Held at the Banking House at Toronto, on Tuesday, the 28th January, 1908.

The chair was taken by the President, Mr. C. D. Warren, and Mr. Stuart Strathy was requested to act as Secretary. The Secretary read the notice calling the meeting. The minutes of the last annual meeting were received as read.

Statement of the Result of the Business of the Bank for the Twelve Months Ending 31st December, 1907.

The net profits for the twelve monthe, after making provision for and doubtful debts, and reserving accrued interest, amo

	ed to				 	522,822 81
T	remium on New	Stock			 	2,520 00
Ē	alance at credit	of Profit	and Loss	last year	 	44,349 87
curra.					18 (18 2 M) 2 -	
					8	569,692 68

Appropriation as follows: Dividend No. 44, quarterly, at the rate of 7 per cent. per an-75.894 38 num Dividend No. 45, quarterly, at the rate of 7 per cent. per annum Dividend No. 46, quarterly, at the rate of 7 per cent. per annum Dividend No. 47, quarterly, at the rate of 7 per cent. per annum Transferred to Rest Account Written off Bank Farniture and Safes Transferred to Officers' Guarantee Transferred to Officers' Guarantee Salance to Credit of Profit and Loss new account 76,124 13 76,151 07

\$569,692 68

> GENERAL STATEMENT 31st December, 1907

> > TANDI PTTES

	LIABILITIES.				
Capital Stock paid up		\$4.352,310	00		
Rest Account		2.000,000			
Dividend No. 47. payable 2nd	Tanuary	76,158			
Former Dividends unpaid	January	578			
Former Dividends unpaid		4.664			
Interest Acerued on Deposit R	eccipts	25,364			
Balance of Profits carried forw	rard	20,304	39	\$6,459,075	21
the state of the s			àn	-\$0,438,013	91
Notes of the Bank in circulation		\$3,081,065	00		
Deposits bearing interest, i	neluding				1
interest accrued to date					
Deposits not bearing interest					
and a state of the state of the second state of the		23.372.760	69		
Balances due to other Banks	in Canada	28.664	30		
Deposits from Banks in U. S. /.	in culture i i i i i	220.115	00		
Balance due to London Agenta					
Balance due to London Agents	· · · · · · · · · · · · · · ·	0011000		\$27,260,564	84
			-	\$21,200,004	04
41.1.			-	\$33,719,640	15
maria .				\$33.719.640	15
at the second					
	ASSETS.				
"Gold and Silver Coin Current		\$ 356,805	19		
- Dominion Government Demand	Notes	2,503,160			
Notes of and Cheques of other					
Notes of and Cheques of othe	r panks				
Balance due from other Banks					
Balance due from Foreign Ag	ents				
- Dominion and Provincial Gove	rnment Securities				
Railway and other Bonds, Debe	entures and Stocks	497,038	05		•
Call and Short Loans on Stock	s, Bonds and other Se-				
curities		1,289,545			
				\$ 6,626,985	72
- Bills discounted current		\$25.009.249	6		
Notes discounted overdue (est	imated los's provided for	38,60	1 0	1	
Deposit with Dominion Govern	ament for security of	1 1 1 1 1 1 1			
general bank note circulat	ion	144,000	0.00	9-12 -1	
Real Estate, the property of t	he Bank (other than				
Real Estate, the property of t	he bank (other than	4 804	0.00		
the Bank premises)		1 806 00	2 94	,	
Bank Premises (including safe	s, jetc.)	1,590,00	4 9:		
dar		0			
A AT A A A A A A A A A A A A A A A A A				27,092,654	43

\$33,719,640 15 STUART STRATHY. General Manager.

The Secretary having read the foregoing report, the President addressed the meeting as follows:

In presenting the twenty-third annual general statement of the Traders In presenting the twenty-third annual general statement of the Iraders Bank of Canada, for the year ending 31st of December, 1907, your Directors desire to congratulate the Shareholders upon the continued prosperity and ad-vancement it discloses. It is a pleasure to be able to remark that the fin-ancial stringency that has prevailed with varying degrees of intensity the past year, with its consequent unrest and relaxation of business enterprise, has not prevented the conservative methods of administration and manage-ment of the Bank from achieving gratifying results, and closing the year with all its interests in a sound and satisfactory condition.

with all its interests in a sound and satisfactory condition. The net profits for the twelve months, after making ample allowances for all bad and doubtful debts, and after allowing for any possible depression in the value of Dominion and Provincial Government Bonds and Municipal Bonds held by the Bank, amounted to \$522,822.81, which, with the sum carried from profit and loss account, and the premium on new stock, makes a total of \$559,692.69 available for distribution. This has been disposed of as follows: The Rest Account has been strengthened by the addition of \$100,000, bring ing it up to the gratifying figure of \$2,000.000. The sum of \$100,000 was written off Bank premises, and \$30,000 off Bank furniture and safes. The Pension Fund and the Officers' Guarantee Fund were increased by \$5,000 each. The substantial sum of \$304,328.29 was distributed to the Shareholders in the form of dividends, leaving \$25,364.29 to be placed at the credit of Profit and Loss new account; on the whole a substantially excellent record on the year's operations.

HAMILTON EVENING TIMES THURSDAY JANUARY 30, 1908

Director the services of the retiring General Manager, who has been made member of the Board. I have much pleasure in moving the adoption of the report. The Vice-President said:

In seconding the motion for the adoption of the Report of the Directors of the Bank, with its accompanying statement, it gives me much pleasure to endorse the remarks of the President in regard to the satisfactory outcome of the operations of the past year, as the results of careful administra-tion and businesslike management. I may be resulted usinesslike management. be permitted to add a few observations, to emphasize what has

I may been said.

been said. It must be gratifying to note that, prosperous as have been the condi-tions of the past few years, the profits for the year just closed have been the largest in the life of the Bank. The net profits for the year, with all the usual deductions made, amount to the satisfactory sum of \$522,822.81. These earnings have permitted of the payment of four quarterly dividends of, in round numbers, \$76,000 each, representing a rate of seven per cent, per ainum. Besides, the rest has been strengthened by the addition of \$100,000, bringing this account to a total sum of \$2,000,060, which, it may be re-marked, is about 46 per cent, of the paid up capital sicot of \$4,352,310. The statement submitted shows the liquid assets of the Bank to be in a satisfactory healthy condition, there being a substantial increase over the amount reported last year.

marked, is about 46 per cent, of the paid-up capital stock of \$4,352,310. The statement submitted shows the liquid assets of the Bank to be in a satisfactory healby condition, there being a substantial increase over the amount reported last year. It is also gratifying to observe that the amount of the notes of the Bank in circulation has been much in excess of that of any other year in the his-tory of the institution, indigating the excellent condition of its general business. It is also worthy of note that the stock of the Bank is well held, being distributed among some 1,800 shareholders. In a word, a careful peruesal of the statement will reveal an advance in practically every account, every department of the operations, and in every interest of the Bank, of such generally good character as to make the Annual Statement very satisfactory. The changes in the personnel of important officers of the Bank will not impair the effectiveness of the management. Mr. H. S. Strathy, after many years of faithful service, retired from the position of General Man-ager, and took a place on the Board of Directors. The filling of the vacency thus created by the appointment of Mr. Stuart Strathy, with an ex-cellent record as Manager and Assistant General Manager, and of Mr. Willis as Directors' Auditor, have already been referred to, and their appointment will without doubt be in the best interests of the Bank. They have the full confidence of the Directorate, and the respect and confidence of all in financial circles who have knowledge of their experience and qualifications. As initimated to the Shareholders last year, an official known as Direc-tors' Auditor was appointed, whose duty it is to co-operate with and assist the Board, or on his even, and for these purposes, he has practically un-limited authority and likerty of accests all departments of every office of the Board, or on his even fails for these purposes, he has practically un-limited authority and likerty of accests all departments of every office of the Boa

ined with the greatest care these Branch accounts and report them to be as represented, and most satisfactory. Thus, with a strong and cipable official equipment, with all the interests of the institution in a sound, stable and healthy condition; with a fairly jus-tified expectation that the somewhat relaxed conditions of prosperity, commer-cial, industrial and financial, will be only temporary, it is not unreasonable to anticipate for the Traders Bank a continuation of prosperity, and a repetition in the record of the year to come of the many gratifying features of the excellent report now submitted for adoption. The following by-law was, on motion of E. F. B. Johnston, seconded by the Vice-President, carried unanimously: The Board shall consist of seven directors, and all by-laws heretofore passed, and now force determining the number of directors, are hereby amended ac-cordingly. Moved by E. F. B. Johnston, seconded by the Vice-President, and carried:

cordingly. Moved by E. F. B. Johnston, seconde d by the Vice-President, and carried: That all proxies entitling the holder thereof to vote on shares of the Bank, shall be filed with the General Manager of the Bank at least ten days before the date of the meeting at which the vote is to be given, and no proxy shall be effectual, and no vote shall be received in respect thereof, at any meeting, unless the proxy was filed with the General Manager at or before the time above specified. Moved by Mr. E. F. B. Johnston, seconded by Mr. C. S. Wilcox: Whereas this Bank was founded by Mr. H. S. Strathy over twenty years ago and dur-ing the whole of that period until lately he was its General^D Manager and also filled the office of its Local Manager at Toronto, both positions involying enor-mous labor and great care, and requiring the exercise of contunual forethought and watchfulness: Mokereas for many years in the early history of the Bank his remun-

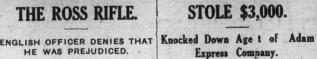
And whereas, for many years in the early history of the Bank his remun-eration was small and did not afford an opportunity of providing against the future:

And whereas it was only during the past three years that he was induced to accept a salary at all commensurate with the work and time which he de-voted to the interests of the Bank: And whereas during the whole of this time he attended to the many duties of his position without the aid of an assistant and did the work of at least two executive officers, neither sparing himself nor shirking the slight-est details necessarily involved in administering the affairs of a large in-stitution. stituti

est details necessarily involved in administering the attains of a large in-stitution; And whereas the present successful condition of the Bank is largely due to his ability and experience in financial matters; And whereas, owing to his advanced years, he has found it necessary to retire from active management, but continues to aid the deliberations of the Board by the benefit of his long experience and practical knowledge in all matters pertaining to banking business; Be it therefore resolved that the Directors make a suitable provision for him by way of a yearly gratuity to be paid out of the annual income of the Bank on such terms as may be thought reasonable and fair, and that the same shall continue to be paid to him during his lifetime, and in fixing the amount of such allowance due regard shall be had to the circumstances above set forth. Moved by Ed. Dickenson, seconded by F. J. Harris, that the thanks of the Shareholders are due and are hereby tendered to the President, Vice-President, Directors, and Officers of the Bank for their attention to the inter-ests of the Bank during the past year. Moved by J. M. Treble, seconded by Mr. John Smith, and carried, that Mesers, E. Galley and J. K. Niven be elected to act as Scrutineers for this meet-ing.

ing. Moved by A. E. Dyment, seconded by Mr. Powell, that the ballot be now open for the election of Directors, and be kept open until 3 o'clock. unless five minutes elapse without a vote being cast, when it shall be closed and un-til that time, and for that purpose only this meeting be continued. Moved by R. McFarlane, seconded by Colin McLeod, that the Secretary cast one bailot for the following persons as Directors of the Traders Bank of Canada for the ensuing year:

YOUMAN'S UNION.



Mansfield, Ohio, Jan. 29 .- Shortly af Had Been Recommended by British ter midnight last night two masked men entered the office of the Adams Government for His Position-Had No Wish to Put the Com

men entered the office of the Adams Express Co., at the Union Station here, knocked William Depew, the agent, un-conscious, and got away with \$3,000 while mearly fifty passengers stood about the station waiting for trains. A sack containing \$40,000 in gold lying near the \$3,000, was overlooked by the robbers. pany Out of Business—Let His Work Speak for Itself.

NO GAS FOR U.S.

it Exports.

Speed of Trains.

Ottawa, Jan. 28 .- Considerable dis

on the motion to give a second reading

iourned.

to Mr. Lancaster's bill to limit the speed

The entire Board of Management of

Shoe Bargains

Ottawa, Ont., Jan. 29.—(Special).— Major Pym, the English officer who has Major Pym, the English officer who has charge of the inspection of the Ross rifle, was examined at the Public Ac-counts Committee to-day. It has been alleged that the Major rejected rifles which ought not to have been rejected, with a view to putting the company out of business. This was emphatically de-nied by the witness to-day. The Major was recommended for the position by the British Government for the position he now holds. now holds.

he now holds. Previous to coming to Canada he serv-ed in the Royal Marines and acted as superintendent of Royal small arms factory. His appointment was dated February 22, 1906. Some weeks later he tools with a dot in the February 22, 1906. Some weeks later he took up his dutices. The system of in-spection of the Ross rifle was the same as in England. To the accusations that he either delayed the inspection or en-deavored to put the Rifle Company out of business, he gave a complete and specific denial. He offered the Commit-tee to produce all the records of his of-fice to establish that what he stated was correct. The delay in accepting the rifles lay with the company and not with him, because the rifles that were returned for alterations were not changed at

because the rifles that were returned for alterations were not changed at once. It was said that he was prejudiced against the **rifle** because he was Eng-lish, but he was willing to leave his work to speak for itself. He endeavored to do his duty to the Ross Rifle Com-

Work to speak for itseif. He endeavored to do his duty to the Ross Rifle Com-pany and his employer. In reply to Mr. Nesbitt, Major Pym said that a Capt. Colquhoun, of the Australian navy, called upon him at the Quebe factory and he gave him certain information. He denied that he had knowledge that Sir Charles Ross ob-jected to his being appointed inspector of his factory. He would deny this even if he were told it by the Minister. He did not know that Sir Charles objected to an officer from the Lee-Enfield com-ing to his factory. At this point Mr. Nesbitt put in a letter written by Major Pym to Capt. Colquohoun describing certain machinery for a rifle factory, telling them to avoid cheap material and dealing with cheap people, also that the lowest tender did not always mean the cheapest in the end.

the cheapest in the end. Mr. Nesbitt said that the information with Nesour said that the information given to Colguboun and the gentleman with him was in favor of Lee-Enfield machinery and directed against the Ross Rifle Company, which at that time had a tender before the Australian Govern-

Alle Company, which at that time had a tender before the Australian Govern-ment to supply a plant to produce rif-les. The tender was for \$50,000. The re-sult was that the contract was not given to the Ross Rifle Company. Commander Clarkson, of the Australian naval forces, was with Columbours. Major Pym denied that he knew any-thing about a tender that the Ross Rifle Company had with the Australian Government and said that the informa-tion given to the Australians who were going to start a rifle factory, was such that he should have given. The Austral-ians came to him with a letter from the Deputy Minister. At this juncture Col. Fiset, the de-puty, said that the private secretary of the Minister brought them to him say-ing they had been sent from the Gover-nor-General's office. The entire Board of Management of the Toronto West End Young Men's Christian Association has resigned ow-ing to long-standing differences with the Central Board of Directors over the amount of financial support the board should give to the branches.

or-General's office. In answer to Mr. Nesbitt Sir Freder

ick Borden and General Cotton said that they knew that Sir Charles objected to ick Borden and General Cotton said that they knew that Sir Charles objected to an officer from the Lee Enfield or Bri-tish factories. Explaining this, Sir Fred-erick said that Sir Charles refused to allow a British Sergt-Major to go to his factory and strongly objected to any officer from the British factories, because they might give away or sell information. Sir Frederick insisted on a British officer and in a conversation later with Major Pym had explained to him the objections that were being tak-en to his appointment. Major Pym remembered the conversa-tion but did not remember about the objections to a British officer. Major Davidson, of Montreal, was counsel for Major Pym. Sir Frederick Borden was then called, and stated that he never was a share-holder in the Ross Company, and never intended to be.

and stated that he never was a share-holder in the Ross Company, and never intended to be. He had no interest in the company of any kind. Col. Sam Hughes was also examined and gave a similar denial. Sir Charles Ross testified that he was the entire owner of the Ross rifle fac-tory. The statement made by his coun-sel, Mr. Nesbitt, K. c., that threats had been made to him personally by the based of the Rossil Armer of the Rossil Armer of the dening the Rossil Armer of the Rossil A

Wall Paper FOREIGN AND DOMESTIC



Last Week

of Sale

We will for the next week sell our Robes, Blankets and Mitts at cost. See our stock of Harness, largest in the city. Sleigh Bells at greatly reduced prices. Remember, we make Trunks and Bags to order, and repair. W. E. MURRAY ussion took place in the Senate to-day

27 MacNAB ST. NORTH PHONE 223

to Mr. Lancaster's bill to limit the speed of trains at unguarded railway crossings in the thickly populated districts. Senator Ellis declared that the bill should be discussed and settled in the Senate and not put to the committee for lobbyists to worry Senators to the for loboyists to worry sendors to the limit of patience. Senator Watson said the Senate had twice defeated the bill. Was it now going to say the bill was right and the Senate had twice been wrong? The bill was read a second time. **New Subscribers** for The motion to refer it to the railwa, nittee carried and the Senate ad To cure a cold in one night-use Vapo Cresoline. It has been used extensively dur-ing more than twenty-four years. All drug-rists.

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on the year's operations. From the statement it will be observed that the relation of assets to lia-bilities gives the Bank a most substantial standing. The assets are all of an excellent character.

It is a subject for additional congratulation that the Savings Bank de-posite increased during the year by \$1,700,000. Owing, however, to the condi-tions of restricted credit, current accounts or non-interest bearing balances are less than last year, which is the natural result in all financial institu-tions when money is in active demand at high rates of interest

tions when money is in active demand at high rates of interest It is also gratifying to be able to refer to the condition of our Bank Premises account, as being very satisfactory from a revenue producing stand-point. In our magnificent new building and in our new building at the corner of Yonge and Bloor streets all the available space is leased, and for long terms, thus guaranteeing a substantial income for the next eight or ten years. This, faken in conjunction with the fact that the rental income yields a very fair profit, and the situation of these buildings in the best part of the city, makes them also an asset, the value of which is bound to increase with the prospective rapid growth of the city; acircumstance which, taken in con-junction with their recognized rental value well justifies the expenditure in-volved in the erection. It must also be borne in mind that the bank, owns fifteen other Bank buildings, at the principal centres occupied by the Bank, besides those referred to above, making seventeen Bank buildings in all. Your Directors consider that we have good value for the property of Bank profits, this Bank has made it a rule to buy the same, holding the proper-ty in the name of the Bank. The Bank obtains a very fair return upon the amount invested, besides having suitable accommodation for its growing business.

business. An important change in the management of the Bank took place during the year. Mr. H. S. Strathy retired from the position of General Manager, and was succeeded by Mr. Stuart Strathy, who in turn was succeeded as Assistant General Manager by Mr. Norman Hillary. Mr. H. S. Strathy had devoted, and with a large measure of success, many years to the promotion of the interests of the Bank. He began as the founder of the Bank twenty-two years ago, and continued to perform the duties of General Manager with great vigor and success. By his energy and ability, he overeame many formidable obstacles, and on his retirement he has the satisfaction of feel-ing that he leaves as a legacy to the Shareholders a sound and stable Bank ing Institution. In his successor, Mr. Stuart Strathy, we have a Banker of sound judgment, a careful investor, and a Manager of large experience in one of the most important Branches of the Bank, that at Hamilton, where he built up an excellent and extensive business. He brings experience and sound and conservative business methods to his mew position of responsibil-ity. He will doubtless discharge his onerous duties to the advantage of all the interests concerned. . He will doubt crests concerned

Mr. Hillary, who becomes Assistant General Manager to Mr. Strathy, has ad a large and valuable experience, is shrewd and careful, and has an excel-ent record as Manager, and, for a time, as Directors' Auditor. Mr. Willis, who succeeds Mr. Hillary as Directors' Auditor, has had many ears of experience as Manager, and, for a time, as Bank Inspector, and wings to the important duties of his position qualities which especially fit im for their effective discharge. In this canacity Mr. Willis is an official of he Directors and Shareholders and entirely free from the control of the Ex-cutive Management. His duties include investigation into all matters affect-ng the business or interests of the Bank under the direction, and for the in-ormation. of the Board. ing the business or intere formation. of the Board.

There voll be submitted at this meeting for your consideration a By-law to increase the number of the Board from six to seven, in order to retain an

Moved by R. McFarlane, seconded by Colin McLeod, that the Secretary cast one holiot for the following persons as Directors of the Traders Bank of Canada for the ensuing year: C. D. Warren. J. R. Stratton, E. F. B. Johnston, K. C., C. Kloepfer, W. J. Sheppard, C. S. Wilcox, H. C. Strathy. In due time the Scrutineers reported as follows: We, the undersigned Scrutineers, appointed at the annual meeting of the Traders Bank of Canada, held 28th January, 1908, report the following gentlemen dury cleded Directors for the current year:

Traders Bank of Canada, held 28th January, 1908, report the following gentlemen duly elected Directors for the current year:
Messrs, C. D. Warren, Hon, J. R. Stratton, E. F. B. Johnston, K. C., C. Kloepfer, W. J. Sheppard, C. S. Wilcox, H. S. Strathy. E Galley, J. K. Niven, Scrutineers. Among those present were: L. Bauer, Dr. J. H. Carrique, Gabriel Chirera, H. Cormaek, Paul Courian, A. E. Dyment, Arch. Filshio, J. Harris, H. G. Horton, Frank Hansel, E. F. B. Johnston, C. Kloepfer, Albert Kleiser, S. Dillon Mills, R. L. McIntyre, Colin McLeod, J. K. Niven, J. Parker, H. R. Playtner, N. W. Rowell, W. J. Sheppard, Hon, J. R. Stratton, H. S. Strathy, John Smith, Wm. Stewart, Alex, Stewart, D. G. Reid Simpson, C. H. Thompson, J. M. Treble, I. E. Vanduzer, C. D. Warren, C. S. Wilcox, Thos. White, Geo. Watson, Jas. Younz.

At a meeting of the Directors held subsequently, Mr. C. D. Warren and Mr. J. R. Stratton were elected President and Vice-President, respectively.

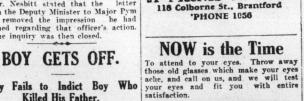


Women to Parade in Gotham.

5,000

New York, Jan. 29 .- Five thousand women, representing society and the workers, will parade on foot through the city streets next week in protest against the exclusion of women from the ranks of voters.

set, sir. vestift, K. C., that threats had been made to him personally by the head of the Birmingham Small Arms Corporation, was quite correct. From time to time he had had to warn his em-ployees against the attacks of the Bir-mingham Small Arms Corporation, which, to his own knowledge, had done their best to injure him. Mr. Nesbitt stited that the letter from the Deputy Minister to Major Pym had removed the impression he had formed regarding that officer's action. The inquiry was then closed. Mouldings 118 Colb



Jury Fails to Indict Boy Who Killed His Father.

F. CLARINGBOWL Buffalo, Jan. 29 .- When the final re port of the grand jury was made to 22 MacNAB STREET NORTH Justice Sawyer yesterday afternoon it

developed that the two manslaughter

of Mrs. W. E. Blandford, Main street cast. After the opening exercises and reports, Mrs. Byron Smith, County Pre-sident, gave an instructive address upon the work, especially the practical side of it. It was decided to have a sale of work later on, in behalf of the Day Nursery and the Union. The next meeting, Feb. 11th, will be held at the home of the secretary, Mrs. C. L. Smith, 146. Rebecca street. cases presented during the session re-sulted in no bills. Charles Schroff, held for the murder of his father, and Kate Djuric, charged with killing her son, on Jan. 1, were allowed to go. By the failure to find an indictment

L L. & W. R. R. Co.'s. Scan-ton. Prompt delivery. By the failure to find an indictment against Schroff one of the most remark-able homicides of recent years is dis-posed of. Schroff, who is 16 years old, shot his father to save his mother from violence. The father, who conducted a saloon at 253 East Genesee street, had been celebrating Christmas holidays. While the family were at dinner the day after Christmas he began quarrelling with his wife and oldest son. Unable to control his fury Schroff began choking his wife, and the son shot him through the head after warning him to desist.



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