

SCHIFF STILL BARRED ON EVE OF DISCLOSURES

Letters Found in Brandt's Room
Have Not Shaken Determination
—Confession "Framed Up."

NEW YORK, Feb. 19.—(Can. Press.)—District Attorney Charles S. Whitman tonight confirmed reports that he had secured four letters which detectives found in Foulke E. Brandt's room subsequent to his arrest for burglary at the home of Mortimer L. Schiff five years ago. The letters were said to have an important bearing on the efforts to free Brandt from a thirty-year prison term, but the district attorney declined tonight to discuss the contents of the letters. He replied "No" when asked if the examination of the letters had changed his attitude in opposition to the appearance of Attorney Howard S. Gans and Mr. Schiff before the grand jury. The district attorney reiterated that Schiff and his attorney would not be allowed to appear.

John Rodgers, a private detective, who worked on the case against Brandt, was examined by the grand jury to-day, and is said to have told of Brandt signing a confession that was "framed up." Another witness before the grand jury was Leonard Berna, employed as third man in the Schiff household at the time of Brandt's alleged burglary. The witness had been secured by counsel for Schiff to substantiate the contention that Brandt actually broke into the house.

WILL HELP YOU GAIN SUCCESS
Ignorance is a Handicap.

Seventy-five per cent. of the big business men of Toronto declare that the chief educational need of their employees is a better knowledge of English, including spelling, grammar and punctuation and the use of words in general. Stenographers crowd to answer an advertisement announcing a position paying \$4 a week, because they are not qualified to remain higher wages. Thousands of stenographers and typewriters trained in the art of making "hot-shots" and tapping the typewriter are seeking out an existence on meagre wages.

These statements have a direct bearing upon the position that The Daily World is offering you a Webster's New Illustrated Dictionary free of charge, and give the reason for the popularity of the distribution.

Why? Because the perusal of the dictionary is acknowledged by educators to be the best, the quickest and the only sure way of acquiring that knowledge which is indispensable to the big business houses of Toronto proves that there is a demand for.

Push Yourself Higher With Dictionary's Help.
Get out of the M.C. class. If you are not so poorly paid as that, at least become busy and take advantage of the opportunity which is being offered to you by the Dictionary.

Six coupons clipped from consecutive issues of The Daily World and a small expense bonus specified in the display advertisement on another page of this issue do the trick, and permit you to return the tables upon what you are regarded as misfortune when it was only your own ignorance weighing upon you and the limitations of your vocabulary blinding you.

Get a Dictionary. Start clipping at once. There are three styles of books. No. 1 is a beautiful all-leather binding. No. 2 is a half leather binding. No. 3 is plain cloth binding. The first two only have charts and plates.

One mislabeled or misused word may lead to the loss of your position, or your friends. Mistakes may be fatal to friendships and business deals.

Do not make them. Get a Dictionary. Start clipping at once.

There are three styles of books. No. 1 is a beautiful all-leather binding. No. 2 is a half leather binding. No. 3 is plain cloth binding. The first two only have charts and plates.

One mislabeled or misused word may lead to the loss of your position, or your friends. Mistakes may be fatal to friendships and business deals.

Do not make them. Get a Dictionary. Start clipping at once.

There are three styles of books. No. 1 is a beautiful all-leather binding. No. 2 is a half leather binding. No. 3 is plain cloth binding. The first two only have charts and plates.

One mislabeled or misused word may lead to the loss of your position, or your friends. Mistakes may be fatal to friendships and business deals.

Do not make them. Get a Dictionary. Start clipping at once.

There are three styles of books. No. 1 is a beautiful all-leather binding. No. 2 is a half leather binding. No. 3 is plain cloth binding. The first two only have charts and plates.

One mislabeled or misused word may lead to the loss of your position, or your friends. Mistakes may be fatal to friendships and business deals.

Do not make them. Get a Dictionary. Start clipping at once.

There are three styles of books. No. 1 is a beautiful all-leather binding. No. 2 is a half leather binding. No. 3 is plain cloth binding. The first two only have charts and plates.

One mislabeled or misused word may lead to the loss of your position, or your friends. Mistakes may be fatal to friendships and business deals.

Do not make them. Get a Dictionary. Start clipping at once.

There are three styles of books. No. 1 is a beautiful all-leather binding. No. 2 is a half leather binding. No. 3 is plain cloth binding. The first two only have charts and plates.

NORTHERN CROWN BANK

Report of the proceedings of the Sixth Annual General Meeting of Shareholders

Held at the Banking House, Winnipeg, on Wednesday, 14th February, 1912.

THE REPORT.
The directors of the Northern Crown Bank beg to submit to the Shareholders the Sixth Annual Report showing the result of the Bank's business for the year ended the 31st December, 1911, together with the usual statement of Assets and Liabilities as at that date.

PROFIT AND LOSS ACCOUNT.
The Balance at Credit of Profit and Loss Account on the 31st December, 1910, was \$170,649.87. Net Profit for the year ended 30th December, 1911, after deducting expenses of management, payment of taxes, and making necessary provision for interest due to depositors and for bad and doubtful debts \$255,694.49.

Appropriated as follows:
Dividend No. 9, at the rate of 5 per cent. per annum, paid 3rd July, 1911 \$55,185.88
Dividend No. 10, at the rate of 6 per cent. per annum, paid 2nd Jan. 1912 \$66,225.00
Transferred to Reserve Fund \$100,000.00
Transferred to Officers' Pension Fund \$5,000.00
Written off Bank Premises Account \$15,000.00

Balance carried forward at credit of Profit and Loss Account \$214,932.28

GENERAL STATEMENT
30th December, 1911
LIABILITIES.

Capital Stock (paid up) \$2,207,500.00
Reserve Fund \$100,000.00
Profit and Loss Account \$214,932.28
Unclaimed Dividends \$566.75
Half-yearly Dividend, payable January, 1912 \$66,225.00

Notes of the Bank in circulation \$2,147,090.00
Deposits not bearing interest \$4,654,668.57
Deposits bearing interest \$2,238,792.74
Balances due to other Banks in Canada \$2,222.35
Balances due to other Banks and elsewhere \$6,611.90

Gold and Silver Coin Current \$214,258.16
Government Demand Notes \$79,298.50
Deposits with Dominion Government required by Act of Parliament for security of general Bank Note Circulation \$88,000.00
Due by Agents and other Banks in Canada \$3,098.22
Due by Agents and other Banks elsewhere than in Canada and the United Kingdom \$2,400.71
Dominion and Provincial Government Securities \$65,000.00
Canadian Municipal and Foreign Public Securities \$140,108.94
Railway and other Bonds, Debentures and Stocks \$66,242.58
Notes and cheques of other Banks \$2,086,840.37
Call and Short Loans on Stocks and Bonds in Canada \$29,885.00

Current Loans and Discount \$4,087,588.18
Overdue Debts, secured and unsecured (estimated loss provided for) \$18,191,879.22
Bank Premises and Office Furniture, Winnipeg and Branches \$57,112.13
Real Estate other than Bank Premises \$48,603.02
Mortgage on Real Estate sold by the Bank \$58,367.70

The Northern Crown Bank.
Winnipeg, 30th December, 1911.
R. CAMPBELL,
General Manager.

The profits of the Bank continue to show a steady increase. Deposits have increased during the year approximately \$2,000,000. All the Branches of the Bank have been carefully inspected. Branches of the Bank have been opened at Imperial, Sask., and Liberty, Sask., and the branch of the Bank at Waldron, Sask., has been closed.

Since last Annual Meeting the Bank's stock has been listed on the Winnipeg Stock Exchange, and a Dividend was paid for the last half of the year at the rate of 6 per cent. per annum, instead of 5 per cent. per annum previously paid.

The remodeling of the Head Office building in Winnipeg has been completed, and the Bank is now provided with suitable, convenient and handsome offices.

Experience has taught us that for various reasons, the 30th November is a more suitable date for the end of the Bank's financial year than the 31st December. You will therefore be asked to sanction an Amendment to By-Law No. 2, fixing the Annual Meeting on the Third Wednesday in December, instead of the Second Wednesday in February, as at present.

D. H. McMillan, President.
The election of Directors for the ensuing year resulted in the return of the same Board as last year, namely: J. H. Ashdown, Hon. D. C. Cameron, H. T. Champion, W. C. Lettitt, F. Nattier, Sir D. H. McMillan, K.C.M.G., Capt. Wm. Robinson and Hon. R. P. Robinson.

At a subsequent meeting of the Board of Directors, Sir D. H. McMillan, K.C.M.G., was re-elected President, and Capt. Wm. Robinson, Vice-President, and the following gentlemen were elected Local Directors, namely: E. Gurney, Toronto; C. Adams, Toronto; J. A. McDougall, Edmonton; John White, Woodstock.

COMPARATIVE STATEMENT.
Showing Growth of Northern Crown Bank.

	1911	1910	1909	1908
Capital	\$2,207,500	\$2,203,640	\$2,202,691	\$2,201,568
Reserve	250,000	150,000	100,000	50,000
Profit and Loss	214,932	170,649	152,675	129,123
Net Profit	255,694	258,144	193,659	130,324
Current Loans	13,893,461	11,977,590	10,953,576	9,020,917
Deposits	12,191,879	11,761,445	10,263,111	8,264,305
Total Assets	18,878,610	17,064,791	15,417,542	13,148,625

R. CAMPBELL, General Manager.

The election of Directors for the ensuing year resulted in the return of the same Board as last year, namely: J. H. Ashdown, Hon. D. C. Cameron, H. T. Champion, W. C. Lettitt, F. Nattier, Sir D. H. McMillan, K.C.M.G., Capt. Wm. Robinson and Hon. R. P. Robinson.

At a subsequent meeting of the Board of Directors, Sir D. H. McMillan, K.C.M.G., was re-elected President, and Capt. Wm. Robinson, Vice-President, and the following gentlemen were elected Local Directors, namely: E. Gurney, Toronto; C. Adams, Toronto; J. A. McDougall, Edmonton; John White, Woodstock.

COMPARATIVE STATEMENT.
Showing Growth of Northern Crown Bank.

	1911	1910	1909	1908
Capital	\$2,207,500	\$2,203,640	\$2,202,691	\$2,201,568
Reserve	250,000	150,000	100,000	50,000
Profit and Loss	214,932	170,649	152,675	129,123
Net Profit	255,694	258,144	193,659	130,324
Current Loans	13,893,461	11,977,590	10,953,576	9,020,917
Deposits	12,191,879	11,761,445	10,263,111	8,264,305
Total Assets	18,878,610	17,064,791	15,417,542	13,148,625

R. CAMPBELL, General Manager.

The election of Directors for the ensuing year resulted in the return of the same Board as last year, namely: J. H. Ashdown, Hon. D. C. Cameron, H. T. Champion, W. C. Lettitt, F. Nattier, Sir D. H. McMillan, K.C.M.G., Capt. Wm. Robinson and Hon. R. P. Robinson.

At a subsequent meeting of the Board of Directors, Sir D. H. McMillan, K.C.M.G., was re-elected President, and Capt. Wm. Robinson, Vice-President, and the following gentlemen were elected Local Directors, namely: E. Gurney, Toronto; C. Adams, Toronto; J. A. McDougall, Edmonton; John White, Woodstock.

COMPARATIVE STATEMENT.
Showing Growth of Northern Crown Bank.

	1911	1910	1909	1908
Capital	\$2,207,500	\$2,203,640	\$2,202,691	\$2,201,568
Reserve	250,000	150,000	100,000	50,000
Profit and Loss	214,932	170,649	152,675	129,123
Net Profit	255,694	258,144	193,659	130,324
Current Loans	13,893,461	11,977,590	10,953,576	9,020,917
Deposits	12,191,879	11,761,445	10,263,111	8,264,305
Total Assets	18,878,610	17,064,791	15,417,542	13,148,625

R. CAMPBELL, General Manager.

The election of Directors for the ensuing year resulted in the return of the same Board as last year, namely: J. H. Ashdown, Hon. D. C. Cameron, H. T. Champion, W. C. Lettitt, F. Nattier, Sir D. H. McMillan, K.C.M.G., Capt. Wm. Robinson and Hon. R. P. Robinson.

At a subsequent meeting of the Board of Directors, Sir D. H. McMillan, K.C.M.G., was re-elected President, and Capt. Wm. Robinson, Vice-President, and the following gentlemen were elected Local Directors, namely: E. Gurney, Toronto; C. Adams, Toronto; J. A. McDougall, Edmonton; John White, Woodstock.

COMPARATIVE STATEMENT.
Showing Growth of Northern Crown Bank.

	1911	1910	1909	1908
Capital	\$2,207,500	\$2,203,640	\$2,202,691	\$2,201,568
Reserve	250,000	150,000	100,000	50,000
Profit and Loss	214,932	170,649	152,675	129,123
Net Profit	255,694	258,144	193,659	130,324
Current Loans	13,893,461	11,977,590	10,953,576	9,020,917
Deposits	12,191,879	11,761,445	10,263,111	8,264,305
Total Assets	18,878,610	17,064,791	15,417,542	13,148,625

R. CAMPBELL, General Manager.

The election of Directors for the ensuing year resulted in the return of the same Board as last year, namely: J. H. Ashdown, Hon. D. C. Cameron, H. T. Champion, W. C. Lettitt, F. Nattier, Sir D. H. McMillan, K.C.M.G., Capt. Wm. Robinson and Hon. R. P. Robinson.

At a subsequent meeting of the Board of Directors, Sir D. H. McMillan, K.C.M.G., was re-elected President, and Capt. Wm. Robinson, Vice-President, and the following gentlemen were elected Local Directors, namely: E. Gurney, Toronto; C. Adams, Toronto; J. A. McDougall, Edmonton; John White, Woodstock.

COMPARATIVE STATEMENT.
Showing Growth of Northern Crown Bank.

ALEXANDRA

TO-NIGHT, "GARMEN"

MONTREAL OPERA CO.

TO-NIGHT, "LOUISE"

ALL NEXT WEEK—SEATS TO-MORROW
BIGGEST MUSICAL SHOW ON TOUR
Low Field's Colossal Production

The Never Homes

with **GEORGE W. MONROE**
and this Unparalleled Cast:
JESS DANDY—AL LEECH—LILIAN HERLEIN
BESSIE CLIFFORD—WILL AROHIE—VERA FINLAY
JOSEPH SANTLEY—HELEN HAYES
and 102 others fresh from a four months' run in New York

PRINCESS MATINEE
LINA ABBARANEL
and her troupe of 100
in the latest in Toronto,
MADAME SHERRY

with Elizabeth Murray, Geo. A. Schiller, Jack Gardner, Ignacio Martinelli, and other famous artists.
CHURCHILL'S NEXT WEEK
Only engagement in Canada.
Words and Music by Churchill.
CHRISTIE MACDONALD
in the Wonderful Operetta of Happiness
THE SPRING MAID
with Ben Henderson, Jessie Bradbury, Arthur Boyd and Tom McNaughton.

TO-MORROW Night
TORONTO KUBELIK
SYMPHONY ORCHESTRA
Prices: 75c, \$1.00, \$1.50, \$2.00.

GAYETY
BURLESQUE & VAUDEVILLE
BEN WELCH
and his troupe of 100
LEW KELLY as PROF. DOPE
Next Week—Queens of Jardin de Paris

GRAND OPERA HOUSE
THE STAMPEDE
Next Week: THE PENALTY

SHEA'S THEATRE
Matinee Daily, 2:30, 5:00, 7:30, 9:30.
Evening, 7:30, 9:30.
Mile, Dale & Co., Toronto, Du Callon, Jack Wilson & Co., Belle Air, Delmore and Lee, Hamilton, The Kinograph, Paul Dickey & Co.

AUTO SHOW
ARMORIES
Opens Wednesday

DR. TORRINGTON'S
"Messiah" and "Elijah"
Subscription lists at the Music Stores and the College of Music close on the 27th inst.

STAR
BURLESQUE & VAUDEVILLE
QUEENS OF THE FOLIES BERGERE
Next Week—Dorings of Paris

GUILD HALL EVERY 8 P.M.
Beginning Friday, Feb. 23.
PROF. W. G. ALEXANDER
the eminent phonologist and witty lecturer, in his delightful lecture entitled "The Science of Sound."

RIVERDALE ROLLER RINK.
Cor. Broadview and Queen Sts.
Music every afternoon and evening. One of the largest and best equipped Rinks in the world.
Leap Year Carnival Thursday, Feb. 29.

The Canadian Art Club
Fifth Annual Exhibition Now Open
From 10 a.m. to 9 p.m.
Art Museum, Public Library Bldg.
College and St. George Sts.

CROSSED NIAGARA ICE BRIDGE.
NIAGARA FALLS, Ont., Feb. 19.—(Special).—For the first time since the fatality two weeks ago, when three people lost their lives, the Ice Bridge was crossed today. Two tour guides, past guards at American side and journeyed safely over rough ice to Canada.

Picturesque Lehigh Valley Route
New York and Philadelphia.
The Grand Trunk is the only through line in connection. Trains leave Toronto 4:30 p.m. daily, carrying electric-lighted Pullman sleepers to Buffalo to New York and Philadelphia. "Only double-track route." Secure tickets and berth reservations at Grand Trunk City Ticket Office, north-west corner King and Yonge-streets. Phone Main 4209.

WERE WITNESSES SCHOoled?
CHICAGO, Feb. 19.—A special federal grand jury was empaneled and sworn before Judge Landis today. It was said the jury would investigate whether counsel for the most packers now on trial before Judge Carpenter, or any one on their behalf, or in the interest of the defendants, had conducted a "school for witnesses."

New Bank Branch.
A branch of the Bank of Ottawa has been opened at the corner of Danforth and Logan-avenues.

WHITE STAR DOMINION SERVICE—LARGEST STEAMERS FROM CANADA

WINTER SERVICE—Portland, Me., and Liverpool (Westbound, via Halifax).
TEUTONIC, Feb. 24, Mar. 23; CANADA, Mar. 3, Apr. 2; DOMINION, Mar. 30; CAMB (10) from \$47.50, according to steamer. Special Boston Sailing "Megantic," Feb. 20. Rates, \$22.00 First; \$22.00 Second and up.

The Largest and Finest Steamers in the World
OLYMPIC Sails Feb. 21
From New York
TITANIC Sails Mar. 16, Apr. 20

AMERICAN LINE
New York, Plymouth, Cherbourg, Southampton.
St. Paul, Feb. 24; Oceano, Mar. 9.
New York, Mar. 2, St. Louis, Mar. 10.
White Star Line steamer.

RED STAR LINE
London, Paris, Havre, Antwerp.
Scotland, Feb. 21; Lapland (new) Feb. 24.
White Star Line.

WHITE STAR LINE
New York, Queenstown, Liverpool.
Celtic, Feb. 28; Celtic, Mar. 25.
Baltic, Feb. 28; Laurentic, Mar. 20.
New York, Plymouth, Cherbourg, Southampton.
Olympic, Feb. 21; New York, Mar. 2.
St. Paul, Feb. 24; Oceano, Mar. 9.
American Line steamer.

All steamers equipped with Wireless and Submarine Signals. Ask Local Agents or H. G. THORLEY, Passenger Agent, 41 King Street East, Toronto. Freight Office—25 Wellington Street East, Toronto.

Canadian Northern Ontario Railway
NORTHBOUND
Daily Except Sunday
8:50 A.M. Sudbury, Ruel and Intermediate Points.
5:15 P.M. Parry Sound and Intermediate Points.

EASTBOUND
9:30 A.M. Trenton and Points on O. & N. Railway.
5:40 P.M. Trenton, Picton and Intermediate Points.
Dining Car Service on all Trains.
Parlor Cars between Toronto and Trenton.

THE ROYAL LINE
CANADIAN NORTHERN STEAMSHIPS
From Halifax SAILINGS From Bristol
West. Steamer. Wed. Mar. 6. Royal George. Mar. 20.
Mar. 29. Royal Edward. Apr. 3.
Apr. 3. Royal George. Apr. 17.
Apr. 17. Royal Edward. May 1.
From Montreal
May 15. Royal George. May 15.
May 15. Royal Edward. May 29.
June 12. Royal George. June 12.
June 12. Royal Edward. July 1.
Apply any agent or H. C. Bourlier, General Agent, corner King and Toronto Streets, Toronto.

HOLLAND-AMERICA LINE
New Twin-Screw Steamers, from 12,500 to 21,770 tons.
New York—Plymouth, Boulogne and Rotterdam.
SAILINGS
To Feb. 27, 10 a.m. N. Amsterd. Rotterdam
Mar. 5, 10 a.m. Noordam. Rotterdam
Mar. 12, 10 a.m. Rotterdam. Rotterdam
New Triple-Screw Turbine Steamer of 32,000 tons register in course of construction.
R. N. MELVILLE & SON, General Passenger Agents, Cor. Adelaide and Toronto Streets.

Bermuda
QUEBEC STEAMSHIP COMPANY
BERMUDA ATLANTIC CO. COMPANY
ROYAL MAIL STEAMSHIP COMPANY
BERMUDA TOURS
A. F. WEBSTER & CO., AGENTS
King and Yonge Streets, ed.

THE ROYAL MAIL Steam Packet Co.'s LUXURIOUS Largest and Finest Steamer in the Service
Registered Tonnage 8,000 "ARCADIAN"
Sailing Every Saturday at Noon to Bermuda. More Beautiful than Italy.
First Class 2. Exclusive Round Trip \$30 Up.
Bedsteads and full-length mirrors in every room. By day Steamer Landing Passengers and Baggage Directly on the Dock in Hamilton Without Transfer.
Sailing from New York 11 a.m. every Wednesday.
S.S. BERMUDIAN.
Twin-screw, 10,518 tons displacement, big keels, double bottom, wireless telegraph.
Suites de Luxe, with Private Bath, Orchestra, Secure Staterooms new for February or March sailings.
For illustrated pamphlet and tickets apply to A. F. Webster & Co., The Cook & Son, R. N. Melville, or E. J. Sharp, Ticket Agents, Toronto. Quebec Steamship Co., Quebec. 2417.

GO TO BERMUDA
BY FASTEST STEAMER
Record Trip, 39 hours and 20 minutes.
By Newest Steamer (Built 1904).
By day Steamer Landing Passengers and Baggage Directly on the Dock in Hamilton Without Transfer.
Sailing from New York 11 a.m. every Wednesday.
S.S. BERMUDIAN.
Twin-screw, 10,518 tons displacement, big keels, double bottom, wireless telegraph.
Suites de Luxe, with Private Bath, Orchestra, Secure Staterooms new for February or March sailings.
For illustrated pamphlet and tickets apply to A. F. Webster & Co., The Cook & Son, R. N. Melville, or E. J. Sharp, Ticket Agents, Toronto. Quebec Steamship Co., Quebec. 2417.

ALLAN LINE
ROYAL MAIL STEAMERS
St. John—Halifax—Liverpool
Steamer St. John Halifax
Hesperian Mar. 1 Mar. 3
Tunisian Mar. 1 Mar. 3
Grampian Mar. 9 Mar. 11
Virginian Mar. 15 Mar. 17
Boston—Portland—Glasgow
Soliman Mar. 7 Mar. 9
Ionian Mar. 15 Mar. 17
Lake Erie Mar. 25 Mar. 27
Rates of Passage
First Class, Liverpool Service, \$22.50, \$22.50; Second Class, \$17.50, \$17.50; Third Class, \$12.50, \$12.50 and \$12.50 (according to steamer and service).
Full information as to summer sailings on application to THE ALLAN LINE, 77 Yonge St., Toronto. Phone—Main