Two Busy Stores.

230-232 Dundas

Our clerks keep moving here, our goods keep moving out, we keep moving goods in at special prices for the benefit of our customers.

LAGES

See our window for Laces. Just view the prices. It will astonish you. No regular prices for goods at Whiskard's. Prices are always cut here.

See our Ladies' Trilby Hats, at 75c Each.

In Ladies' Silk Mitts, we show a beautiful line, our own importation, in cream, black and colored, regular price 35c, Whiskard's price,

25c Pair.

See our Ladies' Fine Taffeta Gloves, beautiful goods, worth 35c, our price

25c Pair.

Special line of Ladies' Black Gloves,

in large quantities, only 5c Pair.

Full lines in Peek-a-Boo Curtaining, single and double border, from

15c Yard up

See our splendid line of Heavy Curtain Net, worth 15c, our price

8c Yard

In Stainless Black Hosiery we show a very fine line, which we are selling at 15c Pair.

SPECIAL VALUE.

We have any quantity of Children's Hose in black and colored, worth 10c; we are clearing them at

5c Pair. All new goods. - - All sizes.

Gents' Black Cashmere Hose, our

own importation, we show a splendid

25c Pair.

Gents' Seamless Unbleached Hose, very fine goods,

15c Pair.

Ladies' Egyptian Cotton Underwear, fine goods, special; we bought large quantities at job prices. We show you a line, regular price was 50c, Whiskard's price

25c Each. We have sold a lot of these already.

Come before they are all gone.

Ladies' Half Sleeve Vests, only

5c Each.

See our 2-yards wide Sheeting, at 15c Yard.

See our beautiful line of yard wide White Cotton, soft finish for sewing on he machine, our price is only

7c Yard

We are right in Cottons.

Just purchased, special line of Fancy Cretonne, which we are selling at

5c Yard.

Did you ever see it any other way . We always get there.

TORONTO.

Annual Meeting of a Well Known Financial Concern.

THE YEAR A PROSPEROUS ONE

Liabilities and Assets of the Company.

President C. H. Gooderham Speaks Hopefully of the Condition of Canadian Agriculture-Annual Statement.

At the annual meeting held Tuesday at Toronto, at the company's office the following were present: C. H. Gooderham, T. S. Staynor, Hon. J. C. Aikins, H. S. Howland, Capt. W. F. Mc-Master, Hon. S. C. Wood, Robert Gilmour, Miss Ellen V. Wilson, D. H. Milne, Andrew Young, R. H. Temple, Alex. McGee, Henry Pellatt, James O'Hara, Philip Browne, Wm. Spry, C. E., Alex. Smith, Wm. Cook, Beverley Jones, Price Jackes, Michael O'Donnell Donald G. Ridout, J. C. Fitch.

Mr. C. H. Gooderham presided, and the Hon. S. C. Wood, acting as secretary, read the report with the financial statement and the report of the auditors as follows:

THIRTY-SIXTH ANNUAL REPORT. The directors herewith submit their 36th annual report, and have much pleasure in being able to state that the business of the year has been satisfactory.

The earnings of the company amount to \$344,092 64, and, after deducting charges, commissions, etc., and paying two half-yearly dividends of 4 per cent each, there remains a surplus of \$24,-348 09, which has been carried to the contingent account. The repayments on account of mort-

gage loans have been satisfactory, and, while the rate of interest on investments has declined, there has also been a reduction in the rates charged for moneys loaned on the debentures of the company.

Being able to obtain money at fixed periods and low rates on debentures, we reduced our deposits, and that account now stands in the neighborhood

The deposits and debentures of the company, including interest, amount to \$3,970,371 80. These constitute the total liability to the public, for which we hold the following securities:

Mortgages on real estate, municipal bonds, office pre-

Making a total of......\$7,951,518 10 being about four millions in excess of and double the amount of the liabili-

We have again to acknowledge the valuable services of our agents in England and Scotland. The books, vouchers and securities of the company have been carefully examined by the auditors, whose reports

are hereto appended. C. H. GOODERHAM,

President. S. C. WOOD, Managing Director. Toronto, June 4, 1895. LIABILITIES AND ASSETS, APRIL 30, 1895.

Dr. To the public-Deposits\$ 473,376 71 Debentures, currency Debentures, ster-

Interest on above 70,522 00 To the shareholders-Capital\$1,319,100 00 659,550 00

Contingent Dividend due 1st of June

2,076,746 30

By investments-Mortgages, etc.\$5,616,593 96 Property owned-Office building, furniture, etc. 359,624 71

In banks and on hand 70,899 43 \$6,047,118 10

PROFIT AND LOSS. ro interest paid and allowed-On deposits\$ 25,389 80 On debentures, cur-

rency 19,681 33 On debentures, sterling 124,256 45

To expenses, including cost follows-

Dividends, two halfyearly, at 4 per and tax thereon\$107,045 00

Surplus to contingent fund 24,348 09

By interest on investments, bank balances, etc......\$344,092 64

C. H. GOODERHAM. President. S. C. WOOD,

\$344,092 64

Managing Director. Toronto, May 18, 1895. To the president, directors and shareholders of the Freehold Loan and Sav-

ings Company, Toronto: Gentlemen,—We, the undersigned, having examined the securities and vouchers, and audited the books of the company excepting the business of the Manitoba branch, which has been duly audited and certified to by local auditors), certify that we have found them correct, and that the annexed balance sheet is a correct statement of the com-pany's affairs to the 20th of April, 1895. W. F. WATSON, F.C.A.

Auditors. Toronto, May 18, 1895.
Gentlemen.—We, the undersigned, have examined the securities and vouchers, and audited the books of the Freehold Loan and Savings Company, kept in their office in the city of Winnipeg, and have found them correct.

JOSEPH BLAKELEY.

J. PATERSON. W. HUTCHINSON.

Winniper, May 10, 1895,

of the annual report, made the follow-"Gentlemen, in moving the adoption of the report I trust you will kindly permit me to refer to some matters of

"Owing to our business connec-

interest to this company.

tions both in Ontario and Manitoba, we have been able to invest our money at fair rates of interest, in no case loaning at less than 6 per cent. The rates at which money can be loaned in the future, especially in Manitoba, will depend largely on the action of the loan companies. It is true that private funds are being offered and placed on very easy terms, which is disturbing the money market, but only to a limited extent. On the other hand, loan com-panies, with their business connections, their wider field of operations, and their ability to employ salaried inspectors, have advantages not to be lost sight of in determining the question of reduction in rates. Lowering the rate of interest on the part of loan companies would, in all probability, be fol lowed by a still further reduction in the rate of private funds. While admitting the depression that has existed in the Province of Ontario for some time past, we cannot forego the opportunity of pointing out the success that has attended the efforts of our business men and farmers to withstand and overcome the financial difficulties they have encountered.

"A wave of depression comes periodically, and in its course rolls over this Province. The effects of the last have been severe, but, we are satisfied, the worst is past, that brighter days are ahead, and that Ontario will come out of the ordeal with credit fully sustained and capital unimpaired.

"Our policy has been and will continue to be, not to hesitate as we make or ascertain losses through shrinkages in value, or from any other cause to write them off and charge to contingent account. We have done this very thoroughly in the past two or three years, and may have to continue doing so for a few years longer. Our contingent fund was created for that purpose. In good times we are able to enlarge this fund, but in times of depression and consequent shrinkage in values we frequently draw upon it.

MANITOBA "The Province of Manitoba has been to some extent affected by the general depression; at the same time it has been steadily advancing. The production of the past year has been considerably in excess of any previous year, and, notwithstanding the low prices that pre-vailed, the value of the crop has exceeded that of any other year in the history of the Province. The yield of wheat estimated at between 17,000,000 and 18,000,000 bushels; the flax crop realized about \$500,000, and there was a full aver-

age of coarse grain. "The export of cattle this year has been about 30,000 head; of hogs, 10,000, and of sheep, 4,000. The value of dairy exports was about \$500,000. Notwithstanding this substantial development of the live stock industry, it is anticipated that the number of creameries and cheese factories will probably be doubled during the present year.

"The farmers are practicing the strictest economy, and contracting very few debts, and this particularly in respect of implements and machinery, and, generally speaking, they are in a better position this year than last. "The commercial condition of the Province has also improved, having alstate from extreme and long credits to reasonable cash and short-credit

"Winnipeg has continued to advance, substantial buildings have been erected, property has maintained its value, building has not been overdone, and the prospects are that this healthy prosperity will continue.

THE AGRICULTURE OF ONTARIO 'Two things are most noticeable in examining the returns made by the farmers of Ontario for the past few years to the Ontario Department of Agriculture; first, the steady increase year by year in the value of farm improvements and equipment; and, second, the gradual change that has been taking place at the same time from the production of grain for sale to the production of meat, eggs, fruit, butter and cheese.

"The returns show that throughout the Province as a whole there has been a marked improvement in the dwellings, barns and various buildings on the farms; that a very large increase has been made in the amount of underdrainage; that improved fences are rapidly replacing the old-style rail and stump fences, and that all kinds of machinery are being extensively used as far as possible in place of manual labor. The change in the products of the farm may be readily seen from the following table, which gives the acreage of seven crops for 1884, 1889 and

Acres. Acres. 1,220,725 1,009,008 875,286 486,861 Barley. 700,472 875,286 4:6,861 Oats. 1,481,828 1,923 444 2,330,766 Roots 133,525 143,575 186,513 Hay 2,193,399 2,286,223 2,576,943

"Wheat and barley have been grown for sale off the farm, whereas oats, peas, corn, roots and hay have been grown mainly for consumption, upon the farm. In five years the area of the two former crops has dropped by 600,-742 acres and the area of the other five crops has increased by 906,512 acres. "The increase in the acreage of corn do.

(maize), in the number of cheese factories, and in the number of swine, all point in the one direction. These three are inseparably connected with profitable dairying in Ontario.

"The increase in the number of sheep since 1892 is 165,000, in the number of swine 150,000, and in poultry over 500,-

"The most important feature in the change of our agricultural industries is the development of the cheese factory system. In 1883 there were in Ontario 635 factories with a product of 53,513.000 pounds, while in 1894 the number had soon; equivalent of legislative public increased to 897, with a product of 100,-000,000 pounds. The importance of cheese making may be emphasized by giving the returns of three or four counties for the year 1892, which will be about the same as 1894.

"In the counties of Leeds, Grenville, Oxford, Dundas and Hastings there are 260 factories. The value of the cheese made was \$3,207,166, or about \$30 per head of the rural population of these The number of creameries is steadily increasing, having doubled in the last three years.

"The adaptability of our Province to fruit growing is becoming more widely known, and year by year the acreage of fruits, large and small, is being increased. The municipal assessment returns show an increase from 1890 to 1894 of 16,173 acres of orchard and garden. "In this connection attention may be called to the increased interest taken

in fruit growing in Ontario by the Pro-Department of Agriculture. through the establishment of several fruit experiment and testing stations in different parts of the Province, of the West Middlesex farmers from sending out experts to teach the farmers and fruit growers how properly to

spray their trees. "All things considered, it may be concluded that the farmers of Ontario are rapidly adapting themselves to the and are trying to adopt those lines of proper committee.

work that are most profitable and promising, and that tend to improve the fertility and productiveness of their

"I desire to express my sincere thanks to my colleagues for their generous support and valuable assistance, and my appreciation of the ability, devotion and competency of the managing director, as well as of the other officers of

the company."
T. S. Staynor, Esq., in seconding the adoption of the report, spoke as fol-

lows: "The information contained in the president's report respecting the change in agriculture from almost exclusive grain growing to mixed farming, which has been so rapid, is most satisfactory as appears from the report, not only in this Province, but also in Manitoba. This state of things, I must say, is very promising and hopeful for the future of the country. Not only does it make farming more productive, but it is the means of improving the soil. Of course we know nothing can be more hurtful to the land than the continual cropping of wheat, hay, etc., and then sending the products off the farm. The best soil suffers under such treatment, and to such methods may be attributed a great deal of the loss to the farming community. As the assets of the loan

companies consist largely of mortgages on farm properties, it is a matter of interest to know that an improvement has taken place which will redound not merely to the advantage of the companies, but to the agricultural interests also. I have much pleasure in seconding the adoption of the report." The report was then unanimously adopted.

After a resolution thanking the presi dent and directors for their attention to the interests of the company, and also a resolution thanking the manager and staff for their services during the year. It was adopted unanimously that Messrs. W. E. Watson and Joseph Blakeley be general auditors for the current year, and J. Patterson and W. Hutchinson auditors

for the Winnipeg agency.

The election of directors was then held, and the scrutineers reported the following parties elected: C. H. Gooderham, T. S. Staynor, Hon. J. C. Aikins, H. S. Howland, Hugh Ryan, W. F. McMaster and the Hon. S. C. Wood. At a subsequent meeting of the directors, C. H. Gooderham, Esq., was elected president, and T. S. Staynor, Esq., vicepresident, for the coming year.

INFLUENTIAL DEPUTATIONS

Urge the Crossing of Dundas and Oxford Street Bridges by Trolley Cars.

Estimated Receipts and Expenses of Middlesex for the Current Year.

The Middlesex County Council resumed business at 2 p.m., and were waited upon by an influential deputation from city and London West councils in respect to granting the street railway company privileges to cross the Dundas and Oxford street bridges. The city was represented by Mayor Little, Ald. J. W. Jones, R. Carrothers, O. E. most passed through the transition Brener and H. Dreaney. London West had Reeve Macdonald and Deputy Reeve Murdoch on the county benches, and Councilors Hamilton and Andrews as representatives. The street railway company's members were Manager Carr, Supt. Deharte and Messrs, Hellmuth and Ivey.

Mayor Little was the first speaker. and explained the provisions under which the company were allowed to cross Victoria and Clark's bridges. He also showed that the city had, as far as in their power, consented to allow cars to cross Kensington bridge if the compay would place cylinders next the abutments and erect a separate structure thereon, using the abutments of the present bridge for girders. "So you see, gentlemen," said Mayor Little, "every point has been carefully covered. We recognize the fact, more so than any other city in Canada, that. our trade depends very largely upon the farmers, so that what is not of advantage to you would be detrimental to us. We have guarded your interests in every respect."

Councilor Hamilton, of London West, pleaded hard, out of respect to the women folks, for the granting of the company's desires.

Reeve Owens, of Strathroy, spoke briefly, and thought that as the crossing of the bridge would be advantageous to them, the street railway company should take the structure entirely off the hads of the munipality.

Reeve McLeod-What is the nature of Warden Leitch-Discussion on the subject will be out of order just now. It will first be the place of the council's special committee to meet the special committee from the city and present a report. Then discussion will be al-

This concluded the street railway matter, and at the suggestion of Mr. James Gilmour, reeve of Dorchester, the street railway and county representatives decided to meet at Dundas street bridge, in order that the councilors can see what the company proposes to

M. McEvoy, mitted an estimate of the general revenue and expenditure of the county for the year ending June 30, 1896. The revenue was calculated at \$19,742, some of the largest items being: From the city of London for maintenance of prisoners in the jail, \$2,900; from the city for payment of jurors, \$1,550; for payment of sheriff, administration of justice and repairs to court house and jail, \$1.300; proceeds from industrial farm, \$300; interest on hospital trust funds, \$410; interest on sundry bank deposits. Provincial Government for criminal justice, \$6,500. The total estimated expenditure was \$63,240, leaving a balance to be provided by general rate for current expenses of \$43,498. The outlay for administration of justice was set at \$16.500; pay of jurprs in superior courts, \$4,000; balloting and summoning jurors. \$1,200; expenses of municipal government, \$7.000; house, of refuge, \$7,500; joint hospital. \$2,000; public school inspectors, \$1.500; grants to high schools and institutes, \$6,050; to public schools, \$5,500; new bridges, \$2,500; repairs to other bridges, \$3,000.

The estimated revenue and expendi-ture of Middlesex proper, which does not include Biddulph and McGillivray, Lucan, and a portion of Ailsa Craig. were also submitted, showing that \$45,-000 of debentures would fall due this year, and a total of \$70.636 to be provided There remains \$28.360 to be provided for by issue of debentures. Mr. A. McTaggart, secretary, present ed a statement showing the receipts

bursements were \$87 49, leaving a balance of \$94 18. W. E. Todd, of Strathroy, contracted in January to supply the house of refuge with bread at 1 1-2 cents a loaf. changed conditions of agriculture. Wheat and flour are double in price brought about by the cheapening of since then, and Mr. Todd wants his conproduction and enlarged competition. tract price increased. Referred to the

Aug. 2 to May 27 to be \$181 67. The dis-

It is Highly Important that Every Family Keep a Supply of

Ready Relief

Always in the house. Its use will prove bene ficial on all occasions of pain or sickness. There is nothing in the world that will stop pain or arrest the progress of disease as quick as the Ready Relief.

CURES AND PREVENTS Colds, Cough, Sore Throat, Influenza, Rheumatism, Neuralgia, Headache, Toothache, Asthma, Difficult Breathing.

CURES THE WORST PAINS in from one to twenty minutes. NOT ONE HOUR after reading this advertisement need any one SUFFER WITH PAIN.

ACHES AND PAINS.

For headache (whether sick or nervous), coothache, neuralgia, rheumatism, lumbago, pains and weakness in the back, spine or kidneys, pains around the liver, pleurisy, swelling of the joints and pains of all kinds, the application of Radway's Ready Relief will afford immediate ease, and its continued use for a few days effect a permanent cure.

RHEUMATISM,

Radway & Co., New York: I feel as if I would be doing an injustice to you and to your excellent preparation, R. R. R., if I did not state the benefits I have re-R., if I did not state the benefits I have re-ceived from it. I have suffered severely from inflammatory Rheumatism, but since knowing of your medicine I can always obtain relief when used as directed. Respectfully. THOMAS BAXTER. Ruthven, Palo Alto Ce., Iowa, February 10, 1895.

"Can Recommend It."

Board of Administration,

Street-Cleaning Dept. Cincinnati, O. Radway & Co: Gentlemen—I, Henry Peet, the stable boss of the city stables, Cincinnati, have used a good deal of your Ready Relief and can recommend it for what you advertise it. Yours truly, March 12, 1895. HENRY PEET.

Internally, a half to a teaspoonful in half a tumbler of water will in a few minutes cure Cramps, Spasms, Sour Stomach, Nausea, Vomiting, Heartburn, Nervousness, Fleeplessness, Sick Headache, Flatulency, and all in-

ternal pains. There is not a remedial agent in the world that will cure Fever and Ague and all other malarious, bilious and other fevers, aided by Radway's Pills, so quickly as Radway's Ready

Price 25 Cents Per Bottle.

MONTREAL.

SOLD BY ALL DRUGGISTS.

Relief.

THIS IS A PICTURE OF THE FAMOUS CURE FOR SCIATIC PAINS MUSCULAR RACKACHE RHEUMATISM LUMBAGO

FOR

PAINS

AND

RECIPE—For Making a Delicious Health Drink at Small Cost.

Adams' Root Beer Extract...One Bottle Fleischmann's Yeast......Half a Cake it will open sparkling and delicious.

The root beer can be obtained in all drug and grocery stores in 10 and 25 cent bottles to make two and

Made a well Man of OM LIFE THE GREAT HINDOO REMEDY PRODUCES THE ABOVE RESULTS in CO DAYS. pocket. Price \$1.00 a package. Set for 55.00 a value written guarantee to curred money refunded. Bon't buy an imitation, but insist on having INDAPO. If your druggist has not got it, we will send it prepaid driestal Medical Ca., Propa., Chicago, Ila., or cur agents. SOLD by Anderson & Nelles, Druggists, 240 Dundas St., LONDON, ONT., and leading druggists electrons.

12 Reasons Why You Should Buy CONNOR'S

In Preference to Any Other:

They are cheaper than any other made.

They are artistic and come act.

They consume less ice and consequently cost less to keep going.

They are made of sheet metal, and will not warp if exposed to heat. They are light and can be easily moved around. They are durable,

They can be easily kept clean. And last, but most important of all reasons, they do not absorb moisture, and consequently omit no odor after being in use a few months. Sold by Cowan Bros., Wm. Stevely & Son, Wm. Spence, Market Square, J. C. Park, East London. Dealers living outside the city may chain them by corresponding with Jas. Connor, 90 York St., London, Ont

TELEPHONE 1136.

AVE TUU Colored Spots, Aches, Old Screen cers in Mouth, Hair-Velling! Write COCK EMEDY CO., 307 Masonic Temples hiengo, fil., for proofs of cures. Capi-dl, 3500,000. Worst cases cured in 15 98 dayz. 100-page book free. Chicago, Ill., fo tal, \$500,800.

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Boston, Mass. By calling at the City Ticket Office

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JOHN PAUL, City Agent. O. W. RUGGLES, Gen. Pass. Agent. JOHN. C. LAVEN, Can. Pass. Agent.



MACKINAC

Sault Ste. Marie, Port Arthur Duluth and Upper Lake Ports. MUSKOKA

Lakes and Georgian Bay Ports

EXCURSION Tickets now on sale at Company's offices. "Clock" corner, Richmond and Dundas streets, and at G. T. R. depot. A variety of Summer Trips at low

ALLAN LINE Royal Mail Steamships, Liverpool,

From Montreal From Quebec Sardinian June 8
*Laurentian June 15 June 9 June 15 Parisian June 22
*Mongolian June 29 June 23 June 29 July 7 Numidian.....July 6

calling at Moville.

RATES OF PASSAGE.

First cabin, Derry and Liverpool, \$50 and upwards single. Second cabin, Liverpool, Derry, Belfact, Glasgow, \$30; return \$55. Steerage \$16.

*The Laurentian carries first-class passengers only from this side. The Laurentian and Mongolian call at Quebec on the Saturday, 3 p.m., and proceed at once to Liverpool direct not calling at Rimouski or Moville.

tion apply to
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Richmond and Dundas, Thos. R. Parker,
southwest corner Richmond and Dundas
strests, and F. B. Clarke, 416 Richmond street, L. E. & D. R. R.

Wednesdays and Saturdays during the season Fare for Round Trip 30c. Trains leave London 10:05 a.m., 2:30 and 7:00 p.m.; returning leave Port Stanley 4:45 and 10:00 p.m.

Semi=Weekly Excursions

Steamer R. S. Stewart will sail from Port Stanley Tuesdays, Thursdays and Saturdays at 10:00 p.m., during the season, commencing June 4th. Returning leave Cleveland Mondays, Wednesdays and Fridays at 10:00 p.m. commencing June 3.

VIA WINDSOR.

June 7 and 21 - . Sept. 10 and 24. FULL PARTICULARS FROM ANY AGENT OF THE COMPANY. THOS. R. PARKER, City Passenger Agent, 161 Dundas Street, corner Richmond, City Office

"The Niagara Falls Route."

CONVENTION EXCURSIONS. Chattanooga, Ten., July 27 to 30, Epworth League. Denver, Col., July 5 to 12,

National Educational Assn. Boston, Mass., July 10 to 14 Christian Endeavor. Baltimore, Md., July 18 to 21. Baptist Young People's Union. Boston, Mass., July 26 to 30,

Knights Templar. Full particulars at the City Ticket Office, 396 Richmond street and Depot, corner Clarence and Bathurs' streets. Phone 205. JOHN PAUL, City Agent. O. W. RUGGLES, Gen. Pass. Agent. JOHN G. LAVEN, Can. Pass. Agent.

Royal and United States Mail Steam ers for Queenstown and Liverpool *TEUTONICJune 5 BRITANNIC June 12
*MAJESTIC June 19
GERMANIC June 26
July 3

*Superior second cabin accommodation on Tsuperior second cabin accommodation on these steamers.

From White Star dock, foot West Tenth St. Saloon rates—On Teutonic and Majestic, \$90 and upwards; second cabin rates, Majestic and Teutonic, \$40 and \$45; round trip, \$70 to \$85, according to location of berth. Saloon rates on Germanic and Britannic, \$60 and upwards. Excursion tickets on favorable terms. Steerage at lowest rates. Company's office, 41 Broadway, New York.

For further information apply to EDWARD DE LA HOOKE

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