

Deposits bearing interest	\$2,940,717 95	
Deposits not bearing interest.....	434,440 94	
Balance due London Agents.....	3,375,158 89	
Balance due to other Banks.....	380,168 54	
	8,597 53	4,278,679 96
		\$5,000,011 64

ASSETS.		
Gold and Silver Coin current....	\$114,904 16	
Dominion Government Demand Notes	258,981 00	
Notes and Cheques on other Banks.....	82,444 49	
Balance due from other Banks.....	74,648 44	
Balance due from New York agents.....	14,963 24	
Dominion and Provincial Government Debentures....	330,562 66	
Deposit with Dominion Government for security of note circulation.....	29,665 00	
Call and Short Loans on Stocks and Bonds.....	782,629 69	\$1,688,798 68
Bills discounted current.....	\$3,231,609 76	
Notes discounted overdue (estimated loss provided for)....	23,390 40	
Mortgages on Real Estate sold by the Bank.....	883 91	
Bank Premises (including safes, office furniture, etc.)	55,338 89	3,511,212 96
		\$5,000,011 64

After the adoption of the Report the usual resolutions were submitted and carried.

The following gentlemen were elected Directors for the ensuing year: Messrs. William Bell (Guelph), C. D. Warren, W. J. Gage, Jno. Drynan, J. W. Dowd and Robert Thomson (Hamilton).

At a subsequent meeting of the newly elected Directors, Mr. William Bell was re-elected President, and Mr C. D. Warren, Vice-President, by a unanimous vote.

H. S. STRATHY,
General Manager.

The atmosphere of the day is chilled with the spirit of unbelief. Need we fear for religion? It is as if we asked, need we fear for eternal truth, for the reign of the Almighty? Unbelief is but a passing wave. The material and scientific progress of the age has begotten an overestimate of nature, and draws a film over eyes which would seek the supernatural. The realities of the supernatural and man's profound need of them endure, and his reason will not lose sight of them. The protest against unbelief will bring religion into bolder relief, and the widening thoughts of men along other lines of progress will prove more clearly that religion is the need of all progress, as God is the need of all being.—*Archbishop John Ireland, in McClure's Magazine.*

The four leading iron-producing countries in the world last year made, in round figures, 21,000,000 tons of pig iron, of which the United States turned out 34; Great Britain, 32.5; Germany, 23.6; and France, 9.9 per cent. Last year was not a normal year, however, and a more correct comparison can be made on the output of 1892, which was 22,600,000 tons, the relative proportions being for the United States 40.5; Great Britain, 29.2; Germany, 21.2; and France, 9.1 per cent. Of the four countries Germany has shown the least marked fluctuations and the steadiest though not the most rapid growth.—*Engineering and Mining Journal.*

"It is really surprising," said Captain L. W. Tweed, of Gloucester, Mass., "in how high latitudes are to be found animals that live on herbage, thriving as though pasturage were abundant. The musk ox, reindeer and hare belong to this order, and are all found as far north as explorers have yet gone. These creatures have to feed under the snow for a large part of the year. They remove the covering with the hoof or paw, and feed over large patches of ground even when the snow is several inches in depth."

PUBLIC OPINION.

Montreal Gazette: There has been few greater falls in the commercial world than that of Erastus Wiman. A few years ago he had pushed himself to the front as a publicist, as a framer of political policies, a millionaire and a successful business man who had the power of turning everything he touched into gold. The events of the past week has shown that his greatly advertised schemes were failures, kept up by the fraudulent use of other people's money, and that he was a failure and a fraud himself. The spectacle is a pitiable one.

Hamilton Spectator: By the death of Senator Billa Flint there is removed a link which connected the progressive and aspiring young Dominion with old Canada. His life, extending over ninety years, covered almost the entire history of this Province, and at a time when most of the statesmen of our day were in their cradles he was using his brain and energy in making the laws of the country. Mr. Flint was in many respects a remarkable man. Although an octogenarian, he was by no means a fossil politician; to the last his mind was in touch with the progressive spirit of the times, and he was not afraid of reforms which to more timid minds appeared too radical.

Ottawa Free Press: There must be a large-sized "colored gentleman" behind the Federal Government's anxiety to sell the Canadian islands in the St. Lawrence river. Last year the Minister of the Interior advertised the islands for sale, but public opinion caused him to abandon, or at least postpone, his scheme; but it has been revived, and the Tory majority in the House of Commons practically gave Mr. Daly authority to go ahead with his proposed sale. It has been asserted in several quarters that contain government favorites have been given valuable islands on very favorable terms, and that a general sale is necessary to cover up the jobbery and favoritism involved in the business.

St. John Telegraph: The latest appearance of the Monroe doctrine is in connection with Nicaragua, and has come to light in some correspondence just submitted to Congress by the President of the United States. Some time ago the Government of Nicaragua notified Great Britain that the English protectorate over the Mosquito Indians could no longer be recognized, and that Nicaragua's long-conceded sovereignty must be given a practical meaning and Nicaragua must assert her rights. In reply the British Government, with great firmness, notified Nicaragua that the English protectorate would be maintained, that Nicaraguan interference would not be permitted, and the Mosquito Government would enact its own laws and enforce them without reference to Nicaragua until, as stipulated by the arbitration following the Clayton-Bulwer treaty, Mosquito consented to complete incorporation into the republic of Nicaragua.

Always wear your thinking cap;
'Twill often save you from mishap.

—*Youth's Companion.*

Though with their high wrongs I am struck to the quick, yet, with my nobler reason, against my fury do I take part; the rarer action is in virtue than in vengeance.—*Shakespeare.*

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Mrs. GOEDERT.

Mrs. SUSAN GOEDERT, of Rice, Benton County, Minn., writes: "I have taken three bottles of your 'Golden Medical Discovery' and feel quite well and strong now, so that I am able to do my work without the least fatigue."

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To give heartfelt praise to noble actions is, in some measure, making them our own.—*Roche foucauld.*

Help somebody worse off than yourself, and you will find that you are better off than you fancied.—*Hemans.*

REV. A. HILL, 36 St. Patrick street, Toronto, with an experience of fourteen years, can recommend Acetocura for the grippe, fevers, etc.

A writer in the *New York Sun* says: "Answering your correspondents as to the habit of ducks, I can say that it is a common thing for ducks to lay their eggs while in the water; and I can relate as a fact coming under my personal observation that a duck once laid an egg on a brick walk that it happened to be crossing, and kept on without concern. But when a duck has an incubation in view it carefully selects a nest for its eggs in some remote and secret corner; and it is very shy while the young are hatching."

Minard's Liniment for Rheumatism.