

Waiting for "Daddy," Who'll Never Come



THE DEAN AND HARNACK.

The Dean of Gloucester says in the Morning Post: "There can be no harm in these days in saying that I am a diligent student of Harnack. I by no means accept all or many of his conclusions, but at the same time I recognize the great value of his work and that of other scholars of the same class. It explains, believe me, many grave difficulties in the Old Testament which have puzzled and perplexed earnest men."

HER IDEAL.

[Puck.]
The inventor—That machine can do the work of ten men.
Visitor—See what? My wife ought to have married it!

REMINISCENCES OF HON. JAMES YOUNG; GLIMPSSES OF GREAT CANADIANS OF PAST

[Written for The Advertiser by W. T. Allison, M. A. ("Ivanhoe").]

It is rather singular that William Briggs should have had the pleasure within a few months of publishing two valuable works dealing with the political life of such parliamentary veterans as the late Sir Richard Cartwright and the Hon. James Young, of Galt, who passed away a few days ago. Sir Richard's tart stories of the campaigns of yesteryear and his very frank criticisms of his political foes attracted much attention, a great deal more notice, it is safe to say, than these quieter volumes by the Galt patriarch will command. And yet Mr. Young's work, "Public Men and Public Life in Canada," ought to be cordially received by students and especially by journalists who desire a carefully selected and carefully edited guide to our political history since confederation. Mr. Young's first volume is really a second edition of a book which he published ten years ago. Recently he revised this volume, which deals particularly with the early struggles for responsible government, and embodies many charming recollections of the life of Upper Canada in early days. He has also added a second volume, which gives a readable and needful to say, a reliable account of the stirring events which followed the confederation of British North America into the Dominion of Canada. Both volumes are accompanied by copiously illustrated by full-page and smaller photographs of Canada's leading public men.

Hon. James Young did great service to his country in going to the pains of preparing this big piece of work in his old age. He led a most interesting life from that eventful day in August, 1835, when he was a youth of eighteen, he became the proud editor of the Dumfries Reformer of Galt. Through these pages we follow him during busy years when he attended George Brown on stumping tours to the time when he himself sat in the Ontario Legislature, and later in the Dominion House as a member of Canadian history and an observant student of men and events.

And in the clear and well-considered pages of these substantial volumes he has given us "the harvest of a quiet eye." Defining his purpose in the preface, Mr. Young says, "Whilst not overlooking important events in Great Britain and the United States, and using an author's prerogative in expressing opinions widely and otherwise, one of my chief aims has been to give a succinct account of the stirring political events in the late Province of Canada which ultimately led to the union of British North America, under the name of the Dominion of Canada—in other words, to tell the story of our great Canadian confederation."

Away back in 1853, early pioneer days in Western Canada were drawing to a close. The stage coach with its

Zam-Buk for the Children

MOTHERS TELL WHAT IT DID FOR THEIR LITTLE ONES.

"Thousands of mothers in Canada owe a debt of gratitude to Zam-Buk," says Mrs. J. Quidding, of Ninette, Man. says: "My little boy was suffering very badly from a form of skin disease over his chest. I applied Zam-Buk to the affected part, and in a very short time the sores were healed." Mrs. F. Miners, of 311 Suffolk street, Guelph, Ont., says: "My little daughter, Lorinda (6) contracted a skin disease. This first broke out like tiny water blisters, afterwards taking the form of dry scabs. These would disappear for a short time, and then reappear worse than ever. We tried Zam-Buk, and perseverance with its use resulted in a cure." All druggists and stores sell Zam-Buk at 50c. box, or post free from Zam-Buk Co., Toronto, upon receipt of price.

Forty-Ninth Annual Report of The Huron and Erie Loan and Savings Company

The Forty-ninth Annual General Meeting of the Shareholders was held at the Company's Offices in London, Ontario, on Wednesday, February 12th, 1913.

The President, Mr. T. G. Meredith, K. C., took the chair, and Mr. Morley Aylesworth acted as secretary.

The Annual Report and Financial Statement were submitted as follows:
After defraying the expenses of management and all other charges, and making allowance for actual and possible losses, the balance of profits (as shown by the annexed statement, amounted to \$425,385.11, and was distributed as follows:

Four Quarterly Dividends of 2 1/2% each, with a quarterly bonus of 1/4 of 1% (making the total dividend distribution 11%)	\$223,233.04
Government and Business Tax	2,943.44
Transferred to Building Fund	15,000.00
Balance carried forward	184,208.63
	\$425,385.11

The issue of \$100,000 of new fully paid stock was promptly subscribed and paid. The premium thereon of \$100,000 has been added to the Reserve Fund, which now amounts to \$2,100,000, and is equal to the Paid-up Capital.

The Company has no real estate on hand other than office premises, all properties which have come into possession of the Company by foreclosure, failure to obtain purchasers under power of sale, or otherwise, having been sold.

The Directors desire to bear testimony to the very efficient manner in which the officers of the Company have discharged their respective duties.

All of which is respectfully submitted.
T. G. MEREDITH,
President.
London, Ontario,
January 28th, 1913.

DR.	ASSETS AND LIABILITIES.	CR.
Liabilities to the Public:		
To Sterling Debentures	\$4,884,401.92	
To Canadian Debentures	3,227,431.19	
To Deposits	1,972,220.18	
To Interest accrued but not due	83,532.53	
	\$10,167,585.82	
To the Shareholders:		
To Capital Stock paid up	\$2,100,000.00	
To Reserve Fund	2,100,000.00	
To Building Fund	15,000.00	
To Quarterly Dividend No. 101, due 2 Jan., 1913, at 2 1/2% and Bonus of 1/4 of 1%	57,657.69	
To Balance	184,208.63	
	\$4,456,866.32	
	\$14,624,452.14	

DR.	RESERVE FUND AND UNDIVIDED PROFITS.	CR.
Reserve on 30th December, 1911	\$2,000,000.00	
Premium on New Capital Stock	100,000.00	
	\$2,100,000.00	
Balance of Undivided Profits on 30th December, 1911	90,222.00	
Undivided Profits for 1912	93,986.63	
	184,208.63	
Reserve Fund and Undivided Profits on 31st December, 1912.	\$2,284,208.63	

AUDITORS' REPORT.
We hereby certify that for the year ending December 31st, 1912, we have audited the Books and Accounts and have examined the Securities of The Huron and Erie Loan and Savings Company, except those of its Branch at Regina. The Cash and Bank Accounts have been audited monthly; the postings and balances of all the Company's Ledgers examined quarterly; and we find the whole correct and in accordance with the above statements. The Books and Accounts of the Regina Branch have been audited, and the Securities there have been examined by Mr. J. C. Pope, C.A., and the results as certified to by him are incorporated in the above statements.
M. H. ROWLAND,
F. G. JEWELL, C.A.,
Auditors.
London, January 28th, 1913.

THE PRESIDENT IN MOVING THE ADOPTION OF THE REPORT SAID:

It affords me pleasure to say that the past year has been the most profitable in the history of the Company. The assets now approaching the Fifteen Million mark have increased over \$800,000 during the year. The net profits amount to \$385,163.11, an increase of nearly five thousand dollars over 1911, and equivalent to better than 16% on the Company's average Paid-up Capital.

Adhering to the policy announced in previous years, your Directors hope in 1913 to increase the dividend to 12% per annum, and to pay a bonus of 1% thus making a total return to the shareholders of 13% per annum. This will make the third increase of the kind in five years. While your Directors hope this rate can be maintained in the future, it must not be forgotten that the strong demand for money and prevailing high rates cannot continue indefinitely, and the day may come when reductions in dividends instead of increases will be in order.

Under the authority granted at the last Annual Meeting, your Directors made an issue of Two Thousand shares of Fully-paid stock, at a premium of 100%. These shares were at once subscribed, and the full amount thereof has been paid to the Company. The premium received—\$100,000—was forthwith transferred by the Reserve, thus maintaining that fund on a par with the paid-up Capital. The undivided profits for the year—\$93,986.63—added to the balance carried forward give, in addition to the Reserve Fund, a surplus of \$184,208.63.

To enable the Company to take advantage of the excellent demand for money in all its fields of operation, a further issue of stock must soon be made.

Our business in the West has enjoyed a steady and conservative growth, and now amounts to about Three Million Dollars. Of our new business all loans, save \$70,000 lent in Winnipeg and Regina, are secured on farm properties in approved districts in Manitoba and Saskatchewan. The excellent harvest in Saskatchewan, where the great bulk of our Western business is done, has resulted in a satisfactory settlement of maturing payments.

For the fifth consecutive year the Company has no real estate on hand other than office premises, and, although it is too much to hope for an indefinite continuance of this condition of affairs, we venture to believe that with energetic and careful management here and in the West, no undue accumulation of mortgaged properties will occur.

Owing to the growth of our own business and that of the Canada Trust Company, it is necessary to make use of the vacant land adjoining the Head Office Building, which was purchased two years ago, by erecting thereon an addition to our present building. The sum of \$15,000 has been set aside, out of the profits of the year, to be applied towards that end.

The Canada Trust Company has had a prosperous year, and by means of a satisfactory arrangement established in Great Britain, should in the future receive its fair share of funds from that quarter. A further issue of stock in that Company has been authorized, and a resolution will later be submitted to you to enable your Directors to take up so much of the new issue as they may deem advisable.

Bylaw No. 33, submitted for your confirmation, affects amendments to our existing Bylaws rendered necessary by the growth of the Company, and creates the office of Secretary as one distinct from that of Manager. Mr. Morley Aylesworth, who for over ten years has given the Company effective service, has been appointed to the new position.

Bylaw No. 40 brings our lending powers into line with those granted to the Company by the Dominion Parliament in 1899, and follows exactly the wording of the Statute enacted at that time. These powers are somewhat more restricted than those conferred by the general legislation of the Province of Ontario.

The Report was unanimously adopted. The following gentlemen were elected Directors for the ensuing year: T. G. Meredith, K. C., President; Hume Cronyn, First Vice-President; F. E. Leonard, Second Vice-President; George T. Brown, F. R. Eccles, M. D., Robert Fox, H. E. Gates, John Labatt and Wm. Saunders, C.M.G., LL. D.

tion, the Government's Grand Trunk and other railway transaction, the seigniorial tenure, representation by the population, no public aid to ecclesiastical corporations, and many other questions in regard to which the people were then deeply agitated."

How the Hon. George Brown and the Hon. John A. Macdonald, after ten years of bitter political strife, joined hands in the hour of their country's need and formed the coalition ministry which made confederation a reality. The great Dominion possible is related in one of Mr. Young's most graphic chapters. Commenting on this patriotic union of the two rival leaders, he writes: "The Hon. George Brown and the Hon. John A. Macdonald, after ten years of bitter political strife, joined hands in the hour of their country's need and formed the coalition ministry which made confederation a reality. The great Dominion possible is related in one of Mr. Young's most graphic chapters. Commenting on this patriotic union of the two rival leaders, he writes: "The Hon. George Brown and the Hon. John A. Macdonald, after ten years of bitter political strife, joined hands in the hour of their country's need and formed the coalition ministry which made confederation a reality. 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