The Toronto World.

NO. 83 YONGE-STREET, TORONTO.

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Amber and Gold.

The annual report of the Department of the Interior contains a good deal of interesting information with regard to the resources and prospects of our great territories in the west. Among the new matter in this blue book is Mr. Otto J. Klotz's investigation of the shores of Cedar Lake, a small body of water about 400 miles down the Saskatchewan from Prince Albert. On the shores of this remote lake a deposit of amber was discovered some years ago, and Mr. Klotz was instructed by the Minister of the Interior to investigate and make a report on the subject. He has done so and appears to take a very cautious view of the commercial value of the deposit. The amber of commerce has been obtained from the southeastern shores of the Baltic Sea for two thousand years. The amber varies in size from grains the size of a pea to pieces as large as a hand. The value of the amber depends largely on the size of the pieces, for example a pound consisting of four pieces is valued at $15, while the same weight consisting of 160 pieces is worth but 90 cents, while refuse amber is made into varnish stock. Mr. Klotz reports with regard to the amber field on Cedar Lake that the material is so small that it could only be converted into varnish stock. He concludes that there is undoubtedly somewhere beds where larger pieces are deposited from which these Cedar Lake deposits are mere driftings. It becomes a question, therefore, whether it would pay to work these driftings. The only way this could be made commercially profitable, in Mr. Klotz's opinion, is by giving one company the monopoly of working the deposit under a royalty.

In the same blue book there is a considerable amount of information in regard to the gold deposits in the East Kootenay mining district, part of which was traversed last year by W. S. Drewry, an officer of the department. Mr. Drewry says that the actual mineral wealth is an unknown factor, but sufficient has been ascertained to make a great development probable in the next few years. At the present time but one mine is being actively operated. The difficulties are great and capital is wanted. The improvement in the means of treating ore with a small percentage of gold will do a great deal for the district, for this is the character of the quartz throughout the mountains. Mining engineers and experts affirm that the surface prospects of the Spillamacheen country are extremely good and that if the promise held forth is realized it will become one of the richest quartz-mining areas known.

The Bank of Toronto.

The condition of the Bank of Toronto revealed by the 88th annual report presented at yesterday's meeting is no doubt gratifying to the public and doubly so to the shareholders. The past year was not altogether favorable to banking, but by means of a largely increased volume of business the Bank of Toronto has been able to maintain its profits. This speaks volumes for the efficiency of the management. A pleasing feature of the year's business is the fact that $50,000 has been recovered from debts written off in previous years. The customary 10 per cent. dividend, aggregating $200,000, has been paid, $100,000 added to the reserve fund and nearly $39,000 carried forward. The rest now amounts to $1,700,000, or in proportion to the capital 85 per cent. The Bank of Toronto well sustains its reputation.

Success of the Imperial Bank.

Where enterprise, capability and conservatism is combined success is concomitant. The Imperial Bank is an illustration of this. In spite of disadvantageous outside circumstances the business year which ended with May 31, 1892, was one which may well be termed creditable. The net profits for the year aggregated nearly $222,000, a sum which some of the older banking houses may well envy. Besides an 8 per cent. dividend the shareholders have been paid a bonus of 1 per cent. and $50,000 has been added to the reserve, bringing that fund up to nearly a million and a quarter—a tidy little sheet anchor, indeed.

THE BEREAN CHURCH.

The Alleged Improper Conduct at Its Meetings Scouted by the Pastor.

The attention of the public for the last few days has been drawn by newspaper reports to the alleged improper actions of converts and members of the Berean Methodist Church, at present holding a camp meeting in a large tent erected near their new edifice in Crawford-street.

A World reporter visited the meeting last night, but could not see anything which would warrant a report as published by some of the newspapers. The praying of those engaged in the work was earnest and there was nothing rebelling in the actions of the worshippers. Pastor Kerr, who is foremost in these meetings, is a young man and did good work at the People's Church in King-street east, building up a large membership.

The pastor, in referring to the report that a certain member of his congregation had become insane, stated that such a report was false and handed the following letter for publication:

TORONTO, WEDNESDAY, June 15.

Editor World: The man who was reported today as being insane is Mr. Charles B. Taylor of 190 Shaw-street, Toronto. Mr. Taylor came in connection with my church during our services in Murray Hall. I have known him during these few months as a steady, devoted, honest Christian man. But for nearly four weeks he has been in ill-health, out of work and a small family of four children dependant upon him. I am fully satisfied that his affliction is the cause of his insanity. He has only been in our camp-meeting services a few times and then did not remain but a few minutes each time, with the exception of last Sabbath morning. I am very sorry that any person should attempt to tack this on to the work of God. J. McD. KERR.

In All Cases.

DEAR SIRS,—I have used Dr. Fowler's Extract of Wild Strawberry for summer complaints, and after a fair trial have proved it a sure cure both in my own case and others of the family.

LAURETTA WING, New Dundee, Ont.

One trial of Mother Graves' Worm Exterminator will convince you that it has no equal as a worm medicine. Buy a bottle and see if it does not please you.

Made from Pure Pearl Barley.

No difficulty will be experienced regarding nourishment if Lyser's improved food for Infants be used. It is made from pure pearl barley, easily digested and highly nutritious—25 cents. Druggists keep it. W. A. Dyer & Co., Montreal.

Quiet Day at the Synod.

The Anglican Synod yesterday passed the canon which declared "that the basis of distribution of the Toronto rectory surplus shall be equality" by a very narrow majority. A missionary meeting was held last night, at which Rev. Prof. Clark, Mr. Barlow Cumberland and Rev. Robert Renison, a missionary from Algoma, were the principal speakers.

Dunnville Doings.

GENTLEMEN,—I had a headache for a long time, and seeing Burdock Blood Bitters advertised I got a bottle, and it not only relieved me at the time, but I have not been botheredsince with headache, and think I have seen the last of it.

MINNIE HICKS, Dunnville, Ont.

The Best Known.

DEAR SIRS,—I can recommend Dr. Fowler's Extract of Wild Strawberry for summer complaint and diarrhœa. I have used it in my family for two years for children and adults with the greatest satisfaction.

MRS. FRANK BOHN, Austin, Man.

Hard and soft corns cannot withstand Holloway's Corn Cure; it is effectual every time. Get a bottle at once and be happy.

THE BANK OF TORONTO.

The Thirty-Sixth Annual Meeting of the Stockholders of the Bank of Toronto Was Held Yesterday.

On motion George Gooderham, Esq., was called to the chair and Mr. Coulson was requested to act as secretary.

Messrs. Walter S. Lee and Thomas G. Blackstock were appointed scrutineers.

By request of the chairman the secretary read the following

Report:

The directors of the Bank of Toronto have pleasure in presenting to the shareholders the 36th annual report, together with a statement of the accounts, as on May 31 last.

The net profits realized compare favorably with former years, and the bank continues to show an increase in all the departments of its business.

Your directors are pleased to report that they have been able to place $50,000 to the credit of profit and loss account, representing amounts recovered from debts which had been written off in previous years.

The balance at credit of Profit and Loss on 30th May, 1891, was	$ 6,258 61
The Net Profits for the year, after making full provision for all losses and deducting expenses, interest accrued on deposits and rebate on current discount, amount to the sum of	282,725 34
Amount recovered from debts written off in previous years	50,000 00
	$338,983 95
This sum has been appropriated as follows:	
Dividend No. 71, Five per cent.	$100,000 00
Dividend No. 72, Five per cent.	100,000 00
	$200,000 00
Added to Rest Account	100,000 00
Carried forward to next year	38,983 95
	138,983 95
	$338,983 95

With the above mentioned addition of $100,000 to the Rest that fund now amounts to $1,700,000.

An office of the Bank has been recently opened in the Point St. Charles District, in the City of Montreal, and your Directors believe it will prove to be of service to the Bank.

The Directors have to refer with deep regret to the loss the Bank has sustained in the decease of their late colleague, Mr. John Leys. His tenure of office was a short one, but he rendered the Bank essential service, and his counsels were highly valued. The vacancy thus caused was filled by the election of Mr. Robert Reford of Montreal.

The Directors have pleasure in testifying to the satisfactory manner in which the officers of the Bank have performed their respective duties.

The whole respectfully submitted.

(Signed) GEORGE GOODERHAM, President.

General Statement, 31st May, 1892.

LIABILITIES.

Notes in circulation		$1,473,327 00
Deposits bearing interest	$6,426,621 55	
Deposits not bearing interest	1,390,807 71	7,817,429 26
Balances due to other banks		313 268,807 99
Unclaimed dividends	$ 130 00	
Half-yearly dividend Payable 1st June, '92	100,000 00	100,130 00
Total liabilities to the public		$ 9,654,754 25
Capital paid up	$3,000,000 00	
Rest	1,700,000 00	
Interest accrued on deposit receipts	$51,240 00	
Rebate on notes discounted	78,063 00	
		129,303 00
Balance of Profit and Loss Account carried forward		38,983 95
		3,868,086 95
		$13,523,641 20

ASSETS.

Gold and silver coin on hand	$ 349,246 40	
Dominion notes on hand		815,844 00
Notes and checks of other banks		282,354 88
Balances due from other banks in Canada		31,365 50
Balances due from agents of the Bank in Great Britain		36,068 81
Balances due from agents of the Bank in the United States		342,226 30
Deposit with Dominion Government for security of note circulation		37,141 00
Municipal debentures		86,626 12
		$ 2,481,473 01
Loans and bills discounted	$10,912,837 25	
Overdue debts (estimated loss provided for)	3,065 02	
Real estate other than bank premises	6,215 92	
		$10,922,168 19
Bank premises		120,000 00
		$13,523,641 20

(Signed) D. COULSON, General Manager.

The above having been read, the President, George Gooderham, Esq., addressed the meeting as follows:

GENTLEMEN,—In moving the adoption of the report which has just been read, I would take the opportunity of very briefly calling your attention to some of the subjects referred to therein.

Speaking of the past year generally, the most conspicuous feature in the financial situation throughout the world has been the continual accumulation of unemployed money, which has been accompanied by a state of heaviness in general business, and an absence of new outlets for capital. In the United States the extraordinary production and export of breadstuffs, cotton and other products, together with the steadily increasing amount of silver notes issued against purchases of silver made by the Treasury under the Act of 1890, caused a plethora of available bank funds in that country, while the steady decline in the gold surplus and the uncertainty as to the future effect of the silver laws produced a state of inactivity and distrust. Other causes, into which it is not necessary for me to enter, have affected other financial centres, and in this country the general features to which I have before referred have markedly characterized the business situation, producing a state of affairs which has not been favorable to banking operations generally. Under these circumstances it is gratifying to be able to report that we do not show any decrease in our net profits.

As regards the progress of the Bank, you may remember last year that I presented to you some figures showing the increase in the business of the Bank, taken from our reports at intervals of ten years. A comparison of the figures of this year will show that we have again to report an advance in every department, our circulation having reached a point within $60,000 of the maximum permitted under our charter, while the volume of our transactions has been greatly in excess of anything we have as yet experienced. The competition which now prevails affects both the rate paid for deposits and the rates obtained upon loans, rendering it difficult to increase the earnings, and it is largely on account of increased business that we have been enabled to maintain our profits.

Referring to other items in the report, I have to call your attention to the sum recovered from debts that had been written off as bad and doubtful. We have always tried to act on the safe side in estimating the results of our yearly business, and in cases where we have felt uncertain as to the future of any of our loans have sought to make ample provision, but we by no means lose sight of anything we write off, and care is taken to nurse these debts back into strength, and to avail ourselves of every opportunity to make the best of them. These old matters are kept constantly before us, and we have the pleasure of placing back amongst our assets proceeds of such debts when realized. From this source we have this year given our profit and loss account credit for $50,000, which, together with the surplus profits after payment of $200,000 in dividends, has enabled us to add $100,000 to our rest, and to bring forward the substantial balance of $38,983.95 to next year.

The rest now amounts to $1,700,000, and it is customary to compare the proportion this fund bears in relation to the capital. Upon this basis our proportion is eighty-five per cent. I prefer, however, to call your attention to the proportion which our rest bears to our loans and discounts, since it is as a provision against possible losses arising from that source that a Rest should be maintained. Based, therefore, upon nearly $11,000,000 outstanding in loans, we have a Rest fund of 15½ per cent. Viewed in this way the margin provided as a reserve is by no means too large, and I consider that this fund should continue to maintain a reasonable ratio to our increase in business. I feel that I have but to call your attention to this view of the Rest to secure your approval of our action in strengthening it, and I have to say further that the shareholders are now reaping great benefit from the policy which has been pursued in the past with regard to this fund.

A branch of the Bank at Point St. Charles, in the city of Montreal, was opened very recently, and we have reason to believe it will prove to be of advantage to many of our customers and lead to increased business for the Bank.

The report refers to the loss the Bank has sustained in the death of our late colleague, Mr. John Leys. He had been a member of the Board for a short time only, but rendered valued assistance and gave promise of being a very useful director. To fill the vacancy thus caused, the Directors, acting under the powers conferred upon them, elected Mr. Robert Reford of Montreal, a well-known and highly-valued customer of the Bank, it being deemed desirable to have on the Board a representative from that commercial centre, where the Bank's interests are steadily increasing in importance.

I have again pleasure in bearing testimony to the zeal and efficiency with which the General Manager and the other members of the staff continue to discharge their respective duties.

With these remarks, gentlemen, I beg leave to move, seconded by the vice-president, that the report now read be received and adopted.

In seconding the adoption of the report Mr. W. H. Beatty referred to the change that had been made in Mr. Coulson's duties on his being appointed general manager, by which he had been relieved of the management of the Toronto office, which has been placed in charge of Mr. W. R. Wadsworth, formerly manager at London, Ont. He said that this change was decidedly in the bank's interests, the proof of which was seen in the report which had been presented to the shareholders yesterday. He also referred to the increase that had taken place in the business of the bank since Mr. George Gooderham assumed the presidency, and he had been appointed vice-president, and by comparing the statements at the time when they took office with those presented to-day he showed that the business had doubled. He concluded with a very feeling reference to the present severe illness of Mr. Fulton, an esteemed Director of the Bank.

The report was adopted and the thanks of the Stockholders were tendered to the President and Vice-President and Directors for their care and attention to the interests of the Bank during the past year.

The following named gentlemen were elected directors for the year:

GEO. GOODERHAM, ALEX. T. FULTON,
WM. H. BEATTY, HENRY COVERT,
HENRY CAWTHRA, WM. GEO. GOODERHAM.
ROBERT REFORD.

The new Board met the same afternoon, when George Gooderham, Esq., was unanimously re-elected President and William H. Beatty, Esq., Vice-President.

You Can't Beat This!

Save 37½ cents a week and secure a home of your own; $6.50 down, $1.50 per month, including interest, secures for $185 a perfectly level lot, high and dry, overlooking Lake Ontario, on Woodbine, George, Fulton or Salmon-avenues. Lot 25x128. No interest, township taxes, but only one mile from city limit. Torrens title. In event of death of purchaser, deed assured to nominee without any further payment. Special terms if purchased for children. Only seven minutes north from Woodbine-avenue Station.

Sidewalk now being built from Queen-street along Woodbine-avenue to Don and Danforth.

Electric cars will soon be in operation, passing 1300 feet south of this property.

Lots selling rapidly, first-comers have best choice.

Intending purchasers taken out free of charge to view property. Season and commutation tickets on G.T.R. are cheaper than street cars.

Agents wanted. Liberal terms. Apply R. K. Sproule, Room 6, Richmond Chambers, 11½ Richmond-street west. 46

Guelph Gossip.

DEAR SIRS,—I have been troubled for over a year with sick headache and sick stomach. Nothing did me any good until I tried B.B.B., which made a perfect cure before I had finished the first bottle. I recommend it as a safe cure for headache to all my friends.

MISS ANNIE MCNULTY, Guelph, Ont.

Through Wagner Vestibule Buffet Sleeping Car Toronto to New York via West Shore Route.

The West Shore through sleeping car leaves Union Station, Toronto, at 4.55 p.m. daily except Sunday, arriving in New York at 10.10 a.m. Returning this car leaves New York at 5 p.m., arriving in Toronto at 10.25 a.m. Sundays leaves Toronto at 12.50 p.m., connecting with through car at Hamilton.

James Cullen, Pool's Island, N.F., writes: "I have been watching the progress of Dr. Thomas' Eclectric Oil since its introduction to this place, and with much pleasure state that my anticipations of its success have been fully realized, it having cured me of bronchitis and soreness of nose; while not a few of my rheumatic neighbors (one old lady in particular) pronounce it to be the best article of its kind that has ever been brought before the public. Your medicine does not require any longer a sponsor, but if you wish me to act as such, I shall be only too happy to have my name connected with your prosperous child."

Small Matters at the Hall.

The president of the Waterworks Company of Erie, Pa., is in the city for the purpose of gaining information regarding the steel conduit which carries our supply of water across the bay. The city of Erie propose laying a similar pipe out into Lake Erie.

The deeds of the Garrison Common have not yet been executed. The Mayor is growing anxious and has telegraphed Hon. Mackenzie Bowell about the matter.

Facts About Dyspepsia.

Wrong action of the stomach and liver occasions dyspepsia. Dyspepsia in turn gives rise to bad blood. Both these complaints are curable by B.B.B., which acts on the stomach, liver, bowels and blood, and tones and strengthens the entire system, thus positively curing dyspepsia, constipation, bad blood and similar troubles.

Wabash Line.

A man going west should remember the great Wabash route is the banner line to all west and southwest points. They run the finest equipped trains on earth. The only railroad using the palace reclining chair cars (free) from Detroit to St. Louis, Kansas City and Omaha. All trains go through the great tunnel at St. Louis. Time tables and all information from your nearest ticket agent, or J. A. Richardson, Canadian Passenger Agent, 28 Adelaide-street east, Toronto. ed

Getting Pointers from Our Schools.

Superintendent Bright of the Chicago Public School Board is in the city. With Inspector Hughes he visited the Church-street, Jesse Ketchum, Crawford-street and Victoria Industrial Schools yesterday. Mr. Bright will probably be in the city for two or three days longer and will make a thorough inspection of our Public school system, especially in the primary departments.

Facts and Figures.

A reliable record of the world's progress, giving invaluable information on hundreds of subjects, historical, religious, mercantile, household and farm. Facts, statistics, hints and his are dealt with. Everyone should have a copy. Send on receipt of a three cent stamp by T. Milburn & Co., Toronto, Ont. Don't delay as the supply is limited.

He Was Fined all the Same.

James Taverner was riding his horse at a gallop in Danforth-avenue, and when stopped by P. C. Leonard claimed that as he was on the north side of the street he was outside the city limits. Mr. Baxter, however, fined him $1 and costs or 30 days at the Police Court yesterday afternoon. While the policeman was impounding Taverner's horse a man named Joseph Turner swore at the constable, for which he was fined $4, with the alternative of 10 days in jail.

Sick or Delicate Children.

Dyer's improved food for Infants is highly nutritious, easily digested, endorsed by leading Physicians and not expensive—25 cents. Try it. Druggists keep it. W. A. Dyer & Co., Montreal.

Severe colds are easily cured by the use of Bickle's Anti-Consumptive Syrup, a medicine of extraordinary penetrating and healing properties. It is acknowledged by those who have used it as being the best medicine sold for coughs, colds, inflammation of the lungs, and all affections of the throat and chest. Its agreeableness to the taste makes it a favorite with ladies and children.

IMPERIAL BANK OF CANADA.

PROCEEDINGS OF

The Seventeenth Annual General Meeting of the Shareholders,

Held at the Banking House of the Institution, in Toronto, on Wednesday, 15th June, 1892.

The Seventeenth Annual General meeting of the Imperial Bank of Canada was held, in pursuance of the terms of the charter, at the Banking House of the institution, 15th June, 1892. There were present:

Messrs. H. S. Howland, T. R. Merritt (St. Catharines), T. R. Wadsworth (Weston), Robert Jaffray, Hugh Ryan, Rev. E. B. Lawler, George Robinson, R. S. Cassels, Wm. Ramsay of Bowland, Scotland; T. Sutherland Stayner, Joseph Whitehead, Quebec; W. B. Hamilton, John Stewart, David Kidd, Hamilton; Robert Beaty, R. L. Benson, Peterboro; H. S. Northrop, J. H. Patterson, R. Thompson, John Balu, Q.C., J. J. Gould, Uxbridge; R. H. Ramsay, S. Nordheimer, Dr. Thorburn, J. K. Fiskin, D. R. Wilkie, etc., etc.

The chair was taken by the President, Mr. H. S. Howland, and Mr. D. R. Wilkie was requested to act as secretary.

The Secretary, at the request of the Chairman, read the Report of the Directors and the statement of affairs.

The Report.

The Directors have much pleasure in meeting the Shareholders and beg to submit the Seventeenth Annual Balance Sheet and Statement of Profit and Loss Account of the Bank for the year ending 31st May, 1892.

Out of the profits for the year and balance of Profit and Loss Account carried forward from last year:

(a) Dividends have been paid at the rate of eight per cent. per annum, and in addition thereto, a bonus of one per cent., amounting in all to $171,622.80.

(b) Rest Account has been increased by $50,000.

(c) Bank Premises Account has been credited with $6276.63.

(d) The Fund to cover Rebate on bills discounted current has been supplemented by an appropriation of $3643.74.

The allotment to shareholders of $500,000 new stock has been taken up to the extent of $463,600. The disposition to be made of the unsubscribed shares, within the provisions of the Bank Act, is a matter for future consideration on the part of your Directors.

The deposits and note circulation of the Bank have increased during the year in the sum of $1,326,723.

Keeping pace, in a measure, with railway development in the Northwest Territories, a branch of the Bank has been opened during the year at Edmonton, Alberta.

The new premises at Brandon, Manitoba, the property of the Bank, have been in occupation since 13th March, and meet, in every respect, the requirements of the Bank.

The necessity of providing suitable accommodation at Calgary for the business of the Bank has induced your Directors to purchase premises, at a reasonable cost, on the corner of Stephen-avenue and McTavish-street, which is is expected will be at an early date ready for occupation.

The scarcity of idle capital in the Northwest seeking investment necessitates the ownership by the Bank of banking premises at several points; care has, however, been taken from time to time to reduce below cost, by appropriations from profit and loss account, the value at which these and other banking premises are held as assets.

You will be asked to approve of and to aid in the establishment of an Officers' and Employes' Mutual Guarantee Fund; which fund your Directors believe will not only be an economical and otherwise excellent substitute for the system of Officers' Guarantees now in force, but will tend to community of interests on the part of the officials themselves.

The policy of maintaining ample Cash Reserves and of investing a considerable portion of the funds of the Bank in first-class readily-convertible securities, although curtailing immediate profits, enables the Bank to avail itself from time to time of any good business that offers, and ensures the full and continued confidence of the public and of Shareholders.

All of which is respectfully submitted.

H. S. HOWLAND, President.

Statement of Profits for Year Ended 31st May, 1892.

Balance at Credit of Account 31st May, 1891, brought forward		$ 50,750 44
Profits for the year ended 31st May, 1892, after deducting charges of management and interest due depositors and making full provision for all bad and doubtful debts		221,817 07
		$ 272,567 51
From which has been taken:		
Dividend No. 33, 4 per cent. (paid 1st December, 1891)	$75,326 29	
Dividend No. 34, 4 per cent. (payable 1st June, 1892)	77,037 21	
Bonus 1 per cent. (payable 1st June, 1892)	19,259 30	
		171,622 80
		$ 100,944 71
Written off bank premises and furniture account	$ 6,272 63	
Reserved for rebate on bills discounted (making total $30,742.29)	3,643 74	
Carried to rest account	50,000 00	
		59,916 37
Balance of account carried forward		$ 41,028 34

Rest Account.

Balance at Credit of Account, 31st May, 1891		$ 750,000 00
Transferred from Profit and Loss Account		50,000 00
Premium received on New Capital Stock		220,922 00
Balance of account carried forward		$1,020,222 00

General Statement, 31st May, 1892.

LIABILITIES.

Notes of the Bank in circulation		$1,288,410 00
Deposits not bearing interest	$1,584,452.83	
Deposits bearing interest (including $38,806.93, being amount of interest accrued on Deposit Receipts to date)	6,468,673 05	
		$8,053,025 88
Due to other Banks in Canada		2,243 71
Total Liabilities to the Public		$9,343,679 59
Capital Stock (paid up)		1,940,007 00
Rest Account	$1,020,222 00	
Contingent Account	83,059 19	
Dividend No. 36, payable 1st June, 1892, 4 per cent. and bonus one per cent.	96,296 81	
Former Dividends unpaid	92 25	
Rebate on Bills discounted	30,743 29	
Balance of Profit and Loss Account carried forward	41,028 34	
		1,221,501 88
		$12,505,288 17

Assets.

Gold and silver coin	$316,062 98	
Dominion Government notes	754,249 00	
		$ 1,070,311 98
Deposit with Dominion Government for security of note circulation		32,002 40
Notes of and cheques on other banks		251,141 96
Balance due from other banks in Canada		443,584 97
Balance due from agents in foreign countries		273,072 61
Balance due from agents in the United Kingdom		229,514 66
Dominion of Canada debentures	$174,868 24	
Province of Ontario securities	685,935 00	
Municipal and other debentures	321,739 41	
Canadian, British and other railway securities	157,680 46	
		$ 1,320,323 11
Loans on call, secured by stocks and debentures		963,902 11
Total assets immediately available		$ 4,583,753 88
Other current loans, discounts and advances		7,498,555 16
Overdue debts (loss provided for)		20,308 19
Real estate, the property of the Bank (other than bank premises)		63,478 47
Mortgages on real estate sold by the Bank		98,522 07
Bank premises, including safes, vaults and office furniture, at head office and branches		220,000 00
Other assets, not included under foregoing heads		12,170 40
		$12,505,788 17

D. R. WILKIE, Cashier.

The usual votes of thanks were passed to the President and Directors, also to the cashier and other officers, for their attention and zeal in promoting the interests of the Bank.

The ballot was then taken for the election of directors, which resulted in the election of the following shareholders, viz.: Messrs. H. S. Howland, T. R. Merritt, William Ramsay, T. R. Wadsworth, Robert Jaffray, Hugh Ryan, T. Sutherland Stayner.

At a subsequent meeting of the Directors Mr. Henry S. Howland was elected President and Mr. Thomas R. Merritt Vice-President for the ensuing year.

Mr. John McCarthy, Toronto, writes: "I can unhesitatingly say that Northrop & Lyman's Vegetable Discovery is the *best medicine in the world*. It cured me of Heartburn that troubled me for over thirty years. During that time I tried a great many different medicines, but this wonderful medicine was the only one that took hold and rooted out the disease."

TORONTO GENERAL TRUSTS CO.

AND SAFE DEPOSIT VAULTS

COR. YONGE AND COLBORNE-STS.

Capital.....$1,000,000
Guarantee and Reserve Funds.....$150,000

President—Hon. Edward Blake, LL.D., Q.C.
Vice-Presidents { E. A. Meredith, Esq., LL.D. / John Hoskin, Q.C., LL.D.

The Company acts as Executor, Administrator, Receiver, Committee, Guardian, Trustee, Assignee and in other fiduciary capacities, under direct or substitutionary appointment.

The Company also acts as Agent for Executors and Trustees and for the transaction of all financial business; invests money, at best rates, in first mortgage and other securities; issues and countersigns Bonds and Debentures; collects Rents, Interest, Dividends, etc. It obviates the need of security for Administrations and relieves individuals from responsibility as well as from onerous duties.

The services of solicitors who bring estate or business to the Company are retained. All business entrusted to the Company will be economically and promptly attended to.

J. W. LANGMUIR, Manager.

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ATHLETE AND DERBY CIGARETTES

ARE SOLD ON THEIR MERITS

EVERYBODY KNOWS THEY ARE THE BEST.

EVERYBODY SMOKES THEM

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THEY HAVE NO RIVALS

"PINS."

(This Size is Registered.)

"El Padre" PINS.

Every Genuine El Padre Pin Cigar has a gold embossed band around it with the name printed thereon:

El Padre PINS.

Exceptionally Fine, Mild, Sweet and Mellow.

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S. DAVIS & SONS, MONTREAL

"El Padre"

SIZE:

REINA VICTORIA

Packed 100 in a box; two bundles, 50 cigars in each, with ribbons marked "Reina Victoria." Each cigar has around it a narrow purple band, with our name thereon as a protection (from fraud) to the consumer.

This particular size of this brand we recommend to smokers who like a RICH, FULL-FLAVORED CIGAR.

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GRAND MOONLIGHT EXCURSION

To the "GAS WELLS" AT "NEW TORONTO"

A Special Train will Leave the Union Station

Friday Evening, the 17th Instant

At 8 p.m., returning to the City at 9.45 p.m.

An exhibition of its great illuminating powers will be given.

N.B.—Ladies specially invited, for which a special car will be provided.

RETURN TICKETS 25 CENTS

For sale at G.T.R. Office, Union Station.

L. G. HARRIS, Secretary.

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Great Variety

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BURDOCK BLOOD BITTERS

Unlocks all the clogged avenues of the Bowels, Kidneys and Liver, carrying off gradually without weakening the system, all the impurities and foul humors of the secretions; at the same time Correcting Acidity of the Stomach, curing Biliousness, Dyspepsia, Headaches, Dizziness, Heartburn, Constipation, Dryness of the Skin, Dropsy, Dimness of Vision, Jaundice, Salt Rheum, Erysipelas, Scrofula, Fluttering of the Heart, Nervousness, and General Debility; all these and many other similar Complaints yield to the happy influence of BURDOCK BLOOD BITTERS.

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The Female Hercules at

HANLAN'S POINT

every afternoon and evening, weather permitting, also

PRINCE LEO on his high wire.

THE CLARK BARZILLIANS on their trapeze.

EDDY FULTON, the human eel.

ANTONIA VAN GOFRE, the wonderful. Also THE TORONTO FERRY BAND every evening and Saturday afternoon.

ALL PERFORMANCES FREE.

On and after Saturday, June 18, the last boats will leave Yonge and Brock-streets, at 10.30 for Hanlan's Point, and the last boats will leave the Point for the City at 11 p.m.

MUSIC HATH CHARMS

Do not Miss Going to

CENTRE ISLAND PARK

and listen to the lovely strains of the TORONTO FERRY BAND which plays every afternoon, from 3 to 5 o'clock, weather permitting.

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A steamer runs from Church-street to Wiman Baths. THE TORONTO FERRY CO. (Ltd.).

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NERVOUS DEBILITY

Exhausting Vital Drains (the effects of early follies) thoroughly cured. Kidney and Bladder affections, Dumaturia, Discharges, Syphilis, Phimosis, Lost or Failing Manhood, Varicocele, Old Gleets and all Diseases of the Genito-Urinary Organs a specialty. It makes no difference who has failed to cure you. Call or write. Consultation free. Medicines sent to any address. Hours 8 a.m. to 9 p.m.; Sundays 3 to 5 p.m. Dr. Reeve, 345 Jarvis-street, 3d house north of Gerrard-street, Toronto. 246

BARGAIN — BARGAIN — $22,500 — 30 acres; entire property fronting on Woodbine-avenue; perfectly level; brick residence and outhouses; choice orchard; no agents; no exchange, except store property on Yonge or Queen-street; free of mortgage same as above. Box 177, World Office.

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Positively Cures

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Insurance, Mail Building, Toronto,

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