SUN FIRE

The oldest Insurance Office in the world
FOUNDED A.D. 1710 BI-CENTENARY 1910
HOME OFFICE: LONDON, ENGLAND

Canadian Branch, Sun Building, Toronto, H. M. Blackburn, Manager.
Higinbothnam & Lyon - Toronto Agents - Irish & Maulson

Chicago Grain Market Harder Spring Wheat in Good Demand

Higher Export Bids and Short Covering Cause a Rally From Yesterday's Closing.

World Office
Wednesday Evening, Jan. 27.

Liverpool wheat futures closed ¼d to ½d lower than yesterday, and corn closed unchanged to ¼d higher.

Chicago May wheat closed 1c higher than yesterday. May corn closed ⅝c higher, and oats ¾c higher.

Winnipeg car lots of wheat to-day 94, against 120 this day last year.

Chicago car lots: Wheat 9, contract 1; corn 224, contract 1, and oats 110, contract 10.

Primaries: Wheat 523,000 bushels, weeg ago 287,000, year ago 422,000 bushels. Shipments 298,000, 284,000, 257,000 bushels. Corn, 562,000, 855,000, 759,000; shipments 511,000, 614,000, 718,000 bushels. Oats 488,000, shipments 537,000 bushels.

Clearances: Wheat 143,000, flour 75,000, corn 269,000, oats 1000.

ST. LAWRENCE MARKET.

Receipts of farm produce were 400 bushels of grain, 40 loads of hay, 5 loads of straw, and a few lots of dressed hogs.

Wheat—One hundred bushels of fall sold at 97c.

Barley—Three hundred bushels sold at 58c to 59c.

Hay—Forty loads sold at $12 to $13 per ton for timothy, and $9 to $10 for mixed.

Straw—Five loads sold at $11 to $12 per ton for sheaf, and $7 to $7.50 per ton for loose. Two loads of straw were still unsold at 3 p.m., the market being dull.

Dressed Hogs—Market firmer at $9 to $9.25, the bulk selling from $9.25 to $9.35.

Joshua Ingham bought 6 dressed hogs at $9.25 per cwt.

Grain—		
Wheat, fall, bush	$0 97	to $....
Wheat, red, bush	0 95	....
Wheat, goose, bush	0 91	....
Rye, bush	0 80	....
Buckwheat, bushel	0 55	....
Peas, bushel	0 88	....
Barley, bushel	0 58	0 59
Oats, bushel	0 45	....
Seeds —		
Alsike, fancy quality	$7 25	to $7 60
Alsike, No. 1 quality	6 90	7 20
Alsike, No. 2 quality	6 00	6 50
Red clover, bush	4 00	5 75
Timothy seed, bush	1 30	2 00
Hay and Straw—		
Hay, No. 1 timothy	$12 00	to $13 00
Hay, No. 2, mixed	9 00	10 00
Straw, loose, ton	7 50	....
Straw, bundled, ton	11 00	12 00
Fruits and Vegetables—		
Apples, per barrel	$2 50	to $4 50
Onions, per bag	0 85	....
Potatoes, bag	0 70	....
Turnips, bag	0 35	....
Parsnips, bag	0 50	....
Carrots, bag	0 50	....
Evaporated apples, lb	0 07½	....
Poultry—		
Turkeys, dressed, lb	$0 18	to $0 20
Geese, per lb	0 13	0 14
Spring chickens, lb	0 14	0 15
Spring ducks, lb	0 16	0 17
Fowl, per lb	0 10	0 11
Dairy Produce—		
Butter, creamery, lb	$0 26	to $0 29
Butter, farmers' dairy	0 22	0 25
Eggs, strictly new-laid, per dozen	0 30	0 32
Fresh Meats		
Beef, forequarters, cwt	$5 00	to $6 50
Beef, hindquarters, cwt	8 50	10 00
Beef, choice sides, cwt	7 50	8 50
Beef, medium, cwt	6 00	7 50
Beef, common, cwt	3 00	5 00
Lambs, spring, per lb	0 11	0 12
Mutton, light, cwt	8 00	10 00
Veals, common, cwt	7 00	9 00
Veals, prime, cwt	9 50	11 50
Dressed hogs, cwt	9 00	9 50

FARM PRODUCE WHOLESALE.

Hay, car lots, per ton	$10 00	to $11 00
Straw, car lots, per ton	7 00	8 00
Potatoes, car lots, bag	0 60	0 63
Evaporated apples, lb	0 07	....
Butter, separator, dairy	0 25	0 26
Butter, store lots	0 22	0 23
Butter, creamery, solids	0 27	0 28
Butter, creamery, lb rolls	0 27	0 28
Eggs, new-laid, dozen	0 32	0 33
Eggs, cold storage	0 26	0 27
Cheese, large, lb	0 13½	....
Cheese, twin, lb	0 14	....
Honey, extracted	0 10½	0 11
Turkeys, dressed, lb	0 18	0 20
Geese, dressed	0 12	0 14
Ducks, dressed	0 15	0 17
Chickens, dressed	0 15	....
Fowl, dressed	0 10	0 11

Live poultry, 2c per lb. less.

Hides and Skins.

Prices revised daily by E. T. Carter & Co., 85 East Front - street, Wholesale Dealers in Wool, Hides, Calfskins and Sheepskins, Furs, Tallow, etc.:

No. 1, inspected steers, 60 lbs. up	$0 11	to $....
No. 2 inspected steers, 60 lbs. up	0 10	....
No. 1 inspected cows	0 10½	....
No. 2 inspected cows	0 09½	....
No. 3 inspected cows and bulls	0 08½	....
Country hides	0 09	....
Calfskins	0 12	0 14
Horsehides, No. 1	3 00	....
Horsehair, per lb	0 30	0 32
Tallow, per lb	0 05½	0 06½
Lambskins	0 90	1 00

Raw furs, prices on application.

GRAIN AND PRODUCE.

Prices quoted are for outside points:

Winter wheat—No. 2 white, 97½c outside sellers; No. 2 red, 97c bid; No. 2 mixed, 96c bid, 96½c sellers.

Spring wheat—No. 2 Ontario, no quotations.

Barley—No. 2, sellers 57c bid; No. 3X, 57c sellers; No. 3, sellers 51c, C.R.R. north feed, 52c bid.

Oats—No. 2 white, 41c bid, 41c outside, sellers; No. 2 mixed, 39c bid.

Rye—70c sellers.

Bran—$20.50 bid, bulk; $21 offered in buyers' bags, outside. Shorts, $22.

Buckwheat—No. 2, 56c bid.

Peas—No. 2, 86c bid, 88c offered.

Corn—No. 3 yellow, 66c, Toronto.

Flour—Ontario, 90 per cent. patent, $3.70 bid, for export; Manitoba patent, special brands, $6; second patents, $5.40; strong bakers', $5.30.

Toronto Sugar Market.

St. Lawrence sugars are quoted as follows: Granulated, $4.50 per cwt., in barrels, and No. 1 golden, $4.10 per cwt., in barrels. These prices are for delivery here. Car lots, 5c less.

New York Sugar Market.

Sugar, raw, easy; fair refining, 3.17c; centrifugal, 96 test, 3.67c; molasses sugar, 2.92c; refined, steady.

Winnipeg Wheat Market.

Wheat—January, 99c bid, July $1.02½ zid, May $1.01½ bid.

Oats—January 37¾c bid, May 41¼c bid.

Chicago Market.

J. P. Bickell & Co., Lawlor Building, report the following fluctuations at the Chicago Board of Trade to-day:

	Open.	High.	Low.	Close.
Wheat—				
May	106⅝	107⅝	106⅛	107¼
July	96¾	97½	96¾	97⅝
Sept	93⅝	94½	93⅝	94⅝
Corn—				
May	62½	63	62½	63
July	62⅝	63	62⅝	63
Sept	62¾	63	62¾	63
Oats—				
May	51⅞	52¼	51⅞	52⅛
July	46½	46⅝	46½	46⅝
Sept	38⅝	39½	39¼	39⅜
Pork—				
Jan.	16.85	....	16.67	16.67
May	16.95	17.02	16.90	16.97
July	17.00	17.05	16.95	17.00
Lard—				
Jan	9.52	....	9.47	9.52
May	9.67	9.70	9.60	9.67
July	9.77	9.80	9.75	9.77
Ribs—				
May	8.82	8.85	8.80	8.85
July	8.95	9.00	8.92	8.97

Chicago Gossip.

J. P. Bickell & Co. wired at the close of the market:

Wheat—Higher better demand for spring wheat and higher export bid was used as a stimulative for short covering; market, however, is dull and susceptible to professional mood. Leaders of the bull contingent express confidence in their position. On all good breaks buy it.

Erickson Perkins & Co. wired J. G. Beaty, 14 West King-street, the following:

Wheat—There was a sharp reversal of sentiment in the market to-day with yesterday's sellers eager to get their shorts covered, and longs who had weakened the last two days replacing what they had parted with.

On the breaks the slack goes right out of the market on account of the congested holdings, and on bulges we grow temporarily stagnant, so the thing to do still remains to buy the May wheat on the soft places and accept fair profits.

Ennis & Stoppani wired to J. L. Mitchell:

Wheat—Market firm to-day, prices ¾c to ⅞c above yesterday. While a good deal of the buying was to cover shorts, there was also fairly good buying by commission houses. Most of the selling was against ups and by Armour and the northwest. While we still think the price of wheat too high, there will be nothing but a scalping market for the present.

Corn—Strong to-day under good general demand from commission houses and further persistent buying by the Patten house.

Oats—Market higher with other grains.

J. R. Heintz & Co. wired R. B. Holden at the close:

Wheat—If there is any good buying the market is in fine shape for a good rally. The big bull interests seem inclined to support prices when they get to a certain point. We continue to advise purchases on all soft spots.

Corn—There is still a heavy short interest and on any reaction believe you will make no mistake in buying May or July for a fair profit.

Liverpool Grain and Produce.

LIVERPOOL, Jan. 27.—Closing—Wheat, spot steady: No. 2 red western winter, 7s 10½d; futures, quiet; March, 7s 8½d; May, 7s 6⅞d; July, 7s 7⅜d. Corn, spot steady; American mixed, new, via Galveston, 5s 6d; futures, quiet; March, 5s 4d; May, 5s 4d. Bacon, short clear backs, firm, 47s 6d. Lard, prime western, in tierces, quiet, 48s; American refined, in pails, quiet, 49s. Linseed oil, steady, 23s.

New York Dairy Market.

NEW YORK, Jan. 27.—Butter—Fancy, steadier; other grades, slow; creamery, third to first, 23c to 28c; receipts, 4467.

Cheese—Firm, unchanged; receipts, 1720.

Eggs—Steady, unchanged; receipts, 10,521.

New York Grain and Produce.

NEW YORK, Jan. 27.—Flour—Receipts, 15,772 barrels; exports, 1464 barrels; sales, 5800 barrels; steady, with a light scattered trade. Rye flour, quiet. Buckwheat flour, steady. Buckwheat, steady. Cornmeal, firm; kiln dried, $3.35. Rye, dull. Barley, steady.

Wheat—Receipts, 51,600 bushels; exports, 40,032 bushels; sales, 1,200,000 bushels futures. Spot, firm; No. 2 red, $1.08¼ to $1.09¼, elevator, and $1.10¼ f.o.b., afloat; No. 1 Northern Duluth, $1.19¼, f.o.b., afloat; No. 2 hard winter, $1.15¼, f.o.b., afloat. A slight war scare, lower consols, export and cash demand and light farm stocks in Illinois and Indiana caused sharp advances in the wheat market to-day, final prices showing ½c to ¾c net rise; May, $1.10 to $1.10 13-16, closed $1.10¾; July, closed $1.04½.

Corn—Receipts, 15,750 bushels; exports, 26,094 bushels; sales, 80,000 bushels, spot. Spot, firm; No. 2, 70c, elevator, and 67¾c, f.o.b., afloat; No. 2 white, nominal, and No. 2 yellow, 67¾c, f.o.b., afloat. Option market was without transactions, closing 12c to 12⅝c net higher; May, closed 69⅞c; July, closed 70c; Sept., closed 79⅞c.

Oats—Receipts, 23,550 bushels; exports, 1200 bushels. Spot, steady; mixed, 25 to 32 lbs., 54c to 54½c; natural white, 26 to 32 lbs., 54c to 57½c; clipped white, 32 to 40 lbs., 56½c to 62c.

Rosin, steady; strained, common to good, $3.25 to $3.30. Turpentine, steady. Molasses, firm. Freights to Liverpool, steady.

CATTLE MARKETS

Cables Steady—Hogs in Chicago and East Buffalo 5c to 10c Lower.

NEW YORK, Jan. 27.—Beeves—Receipts, 1453; steers, firm; some sales shade higher; bulls, slow to 20c lower; cows, generally steady; medium grades, slow; steers, $4.75 to $6.50; oxen, $4 to $5.05; bulls, $3 to $4.20; cows, $2 to $4; tops, $4.50. Dressed beef quiet at 8c to 10c. Exports, 1150 quarters of beef.

Calves—Receipts, 1217. Prime and choice veals, steady to strong; undergrades steady to lower; barnyard calves, firm; No westerns; veals, $5.50 to $10; tops, $10.25; culls, $4.50 to $5. Barnyard calves, $2.50 to $4.25; dressed calves, slow; country dressed veals, 7c to 12½c.

Sheep and Lambs—Receipts, 5573. Sheep almost nominal; steady feeling; lambs, slow and weak, 8 cars unsold. Sheep, $3 to $4; culls, $2.50 to $2.75; lambs, $6 to $7.25; no choice lambs, here; culls, $4 to $5.

Hogs—Receipts, 36,506. Market steady to strong; hogs, $6.50 to $6.80; pigs, $6 to $6.25.

Montreal Live Stock.

MONTREAL, Jan. 27.—(Special.)—At the Canadian Pacific Live Stock Market this morning the offerings were 6600 cattle, 100 sheep and lambs, 400 hogs and 150 calves. There was no important change in the condition of the market for cattle, as prices for all grades were well maintained. The attendance of buyers was fairly large and in consequence the demand was good for all the best stock during the early part of the morning and a fairly active trade was done, but towards noon it slackened up some as the common and inferior grades did not seem to be wanted, consequently the market closed quiet, but with a firm undertone. There was no business done for export account, owing to the fact that there were no suitable stock available. Choice steers sold at 5¼c to 5½c; good, at 4¾c to 5c; fair, at 4c to 4½c, and common, at 3¼c to 3¾c. Good cows brought 4c to 4½c, and common, 2½c to 3½c, while bulls sold at 2½c to 4½c per lb. Supplies of sheep and lambs were very small, for which the demand continues good for local consumption and prices rule very firm. Sheep sold at 3¾c to 4c, and lambs at 8¾c to 9c per lb. The trade in calves was active and prices were firm at from $2 to $10 each, as to size and quality. The undertone to the market for hogs continues strong, owing to the small supplies coming forward and the good demand for the same. Prices showed no further change, but they were firm and sales of selected lots were made at $7.25 to $7.35 per cwt., weighed off cars.

Chicago Live Stock.

CHICAGO, Jan. 27.—Cattle—Receipts, 17,000; market 10c to 20c higher; steers, $4.60 to $7; cows, $3 to $5.50; heifers, $3 to $5.75; bulls, $3.40 to $3.90; calves, $3.50 to $8; stockers and feeders, $2.50 to $5.40.

Hogs—Receipts, 37,000; market, 5c to 10c lower; choice heavy, shipping, $6.40 to $6.50; butchers', $6.35 to $6.45; light mixed, $6 to $6.10; choice light, $6.15 to $6.20; packing, $6 to $6.25; pigs, $4.75 to $5.60; bulk of sales, $6 to $6.25.

Sheep—Receipts, 13,000; market, steady; sheep, $4.25 to $5.75; lambs, $5.25 to $7.15; yearlings, $5 to $6.85.

East Buffalo Live Stock.

EAST BUFFALO, Jan. 27.—Cattle—Receipts, 75 head; steady; prime steers, $6 to $6.50.

Veals—Receipts, 250 head; slow and 25c lower, $7 to $9.75.

Hogs—Receipts, 3500 head; slow and 10c lower; heavy and mixed, $6.60 to $6.75; yorkers, $6.15 to $6.65; pigs, $5.65 to $5.75; dairies, $6.25 to $6.60.

Sheep and Lambs—Receipts, 7000 head; slow and steady; lambs, $5 to $7.75; yearlings, $6.25 to $6.75; wethers, $5 to $5.50; ewes, $4.50 to $5; sheep mixed, $2.50 to $5.

British Cattle Markets.

LONDON, Jan. 27.—London cables for cattle are steady, at 12c to 13¾c per lb., dressed weight; refrigerator beef, is quoted at 10⅞c to 11½c per lb.

REDUCED TARIFF ON FOOD STOCK.

NEW YORK, Jan. 27.—A movement to secure a reduction of the tariff on live animals used for food is being carried on by the Master Butchers' Association of New York State and their allied bodies thru the country.

SUCCESSFUL FARM FONES

Leeds and Grenville Company Net Handsome Profit.

BROCKVILLE, Ont., Jan. 27.—(Special.)—One of the thriving rural telephone companies of these united counties is the Leeds and Grenville company, with headquarters at North Augusta, and the first annual meeting, just held, disclosed profitable results.

The plant is valued at $11,000, and a handsome net profit was reported. Phones to the number of 137 are in use thruout the Townships of Augusta and Edwardsburg, and preparations are being made for extending the line by 40 miles next summer.

The following officers were elected: President, J. H. Dawson; vice-president, A. J. Bissell; treasurer, G. W. Chapman; secretary, R. E. Griggs; directors, Robert Simpson, A. P. Bissell, E. D. Perrin, C. J. Johns, V. A. Connell and W. H. Landon.

Special Voyages and Cruises During 1909.

De luxe to the Riviera direct per new twin screw Venesia (11,000 tons), Feb. 5, 1909, enabling travelers to reach the Riviera direct during the height of the season without transfers or annoyance of any kind. Passengers will arrive in time to witness the world-famous carnivals and fetes. The Riviera ("The Garden of the World") is too well known to need further mention. Its wonderful climate (which may be likened to Eternal Spring) lends an indescribable charm and enchantment which, together with its unequaled health-giving qualities, renders the Riviera the greatest winter resort in the world.

The voyagers by this de luxe voyage will be met at Villefranche by the Fabre Line's representatives, who will assist them in landing and in the custom house examination. These representatives will also be prepared to offer every possible information, assistance and courtesy.

The first cabin rates from New York to Villefranche are $90 and upward, according to accommodation. Ask for marked plan of SS. Venesia giving rates.

Note.—The Fabre Line reserves the right to withdraw this voyage if a sufficient number of passengers are not received.

GARRISON COMMONS DELAY

Deal Will Soon Be Completed Says Sir Fred Borden.

OTTAWA, Jan. 27.—(Special.)—In reply to Claude Macdonell in the house to-day, Sir Frederick Borden said an order-in-council was passed on May 16, 1904, authorizing the sale of the Garrison Common property to the City of Toronto, under certain conditions. The delay in making the transfer has been caused by the negotiations between the government and the City of Toronto as to the meaning of certain conditions of the order-in-council and several other points, with the prospect of a satisfactory termination at an early date.

The delay in commencing the new barracks is in part due to the city not having turned over the Baby farm.

Sir Wilfrid Laurier held out no hope that the government would give grants of land to the Northwest Mounted Police who served in the Riel rebellion of 1885.

Sir Wilfrid Laurier informed Dr. Paquet that the government would this session introduce legislation establishing a separate department and portfolio of labor.

BORDEN'S BABY CONTEST.

Cut the coupon from page three and enter your baby for one of the sixty odd prizes in the Borden's Baby Contest. Any child up to three years old is eligible.

Week-End Trips.

No better hotel accommodation in Canada than at Niagara Falls, Ont. In full view of the cataract; beautiful scenery; just the place for a quiet, restful Sunday. Return fare from Toronto, $4.10. St. Catharines is also an excellent place for a week-end. Return fare from Toronto, $3.60. Trains leave Toronto 9 a.m., 4.05 p.m. and 6.10 p.m. daily. Secure tickets at Grand Trunk city office, northwest corner King and Yonge-streets. Phone Main 4209.

TOBACCO HABIT

Dr. McTaggart's tobacco remedy removes all desire for the weed in a few days. A vegetable medicine, and only requires touching the tongue with it occasionally. Price $2.00.

LIQUOR HABIT

Marvelous results from taking his remedy for the liquor habit. Safe and inexpensive home treatment; no hypodermic injections, no publicity, no loss of time from business, and a cure certain.

Address or consult Dr. McTaggart, 75 Yonge-street, Toronto, Canada.

THE DOMINION BANK

Proceedings of the Thirty-Eighth Annual General Meeting of the Shareholders.

The Thirty-eighth Annual General Meeting of the Dominion Bank was held at the Banking House of the Institution, Toronto, on Wednesday, 27th January, 1909.

Among those present were noticed: Dr. Grasett, A. M. Nanton, A. Foulds, J. H. Maclaren, Andrew Semple, Hon. J. J. Foy, W. E. Booth, E. B. Osler, C. W. Band, W. Crocker, R. M. Gray, Dr. J. F. Ross, Y. H. E. Hutcheson, Alex C. Morris, S. Samuel, A. Monro Grier, F. J. Harris (Hamilton), Wm. Glenney (Oshawa), W. C. Lee, A. R. Boswell, G. N. Reynolds, Ira Standish, H. B. Hodgins, Barlow Cumberland, H. S. Harwood, Stewart Houston, Capt. Jessopp, J. T. Small, C. Walker, Wm. Ross (Port Perry), R. J. Christie, H. Gordon Mackenzie, Col. Sir H. M. Pellatt, Wm. Mulock, Jr., W. C. Crowther, Richard Foster (Bowmanville), Geo. D. Scott, Jacob E. Finkle, W. R. Brock, W. D. Matthews, Temple Blackwood, A. W. Austin, J. J. Dixon, Dr. Andrew Smith, L. A. Hamilton, E. W. Langley, David Smith, Richard Brown, Thos. Walmsley, Robt. Mills (Hamilton), J. C. Eaton, James Matthews, A. H. Campbell, Jr., W. H. Cawthra, J. G. Ramsey, Mrs. Adamson, James Scott, C. A. Bogert, H. J. Bethune, and others.

It was moved by Mr. A. W. Austin, seconded by Dr. A. Smith, that Mr. E. B. Osler do take the chair and that Mr. C. A. Bogert do act as Secretary. Messrs. A. R. Boswell and A. H. Campbell, Jr., were appointed Scrutineers.

The Secretary read the Report of the Directors to the Shareholders, and submitted the Annual Statement of the affairs of the Bank, which is as follows:

To the Shareholders:

The Directors beg to present the following Statement of the result of the business of the Bank for the year ending 31st December, 1908:

Balance of Profit and Loss Account, 31st December, 1907		$ 235,140.61
Premium received on new Capital Stock		148,274.75
Profit for the year ending 31st December, 1908, after deducting charges of management, etc., and making provision for bad and doubtful debts		641,318.11
Making a total of		$1,024,733.47
Which has been disposed of as follows:		
Dividend 3 per cent., paid 1st April, 1908	$116,502.81	
Dividend 3 per cent., paid 2nd July, 1908	118,161.75	
Dividend 3 per cent., paid 1st October, 1908	119,365.50	
Dividend 3 per cent., payable 2nd January, 1909	119,432.58	
		$473,462.64
Written off Bank Premises		100,000.00
Transferred to Reserve Fund		148,274.75
		721,737.39
Balance of Profit and Loss carried forward		$ 302,996.08
RESERVE FUND.		
Balance at credit of account, 31st December, 1907		$4,833,456.87
Transferred from Profit and Loss Account		148,274.75
		$4,981,731.62

At the Annual Meeting in January, 1908, your Directors in their Report to the Shareholders, made reference to the unusual financial conditions then prevailing and the policy which it was considered advisable to pursue in conducting the affairs of the Bank. Since then a marked change has taken place—there has been a steady contraction in the trade of the country and the demand for banking accommodation has been limited, although we now find an improvement in this respect and can confidently look for a gradual expansion in business. A crop somewhat above the average was harvested, and the proceeds distributed through the country, which has tended largely to increase deposits. From the causes just mentioned the Cash Reserves of the Bank have been particularly strong for some months and the percentage of liquid assets is exceptionally high.

In January, 1908, we took over Branches of the Sovereign Bank at Baden, Linwood, Marmora, Mt. Albert, New Dundee and Pefferlaw—the Pefferlaw Office was subsequently closed.

Branches have also been established at the corner of King and Wentworth Streets, Hamilton; on Upper Sherbourne Street, Toronto, and at Wawota, Sask. It is our intention to shortly erect an office at the corner of St. Clair Avenue and Vaughan Road, Toronto, where a site has recently been purchased.

Further expenditures have been made at Avenue Road Branch, Toronto; at Fort William and Windsor, Ont.; at the North End Branch, Winnipeg; at Selkirk and Deloraine, Man., and at Grenfell and Regina, Sask., to an extent fully warranted by the importance of the Bank's interests at these points.

In connection with the issue of $1,000,000 of new Capital Stock in 1907, it is worthy of note that the amount subscribed for has now been paid in full.

A special Committee of your Directors has completed the customary verification of the general Balance Sheet of the Bank, as on 31st December, 1908, including the certification of our funds in the hands of Foreign Agents. They have also examined and found correct the Cash Reserves, Investments and Securities as shown on the statement presented.

All Branches of the Bank have been thoroughly inspected during the year.

E. B. OSLER, President.

The Report was adopted.

The thanks of the Shareholders were tendered to the President, Vice-President and Directors for their services during the year, and to the General Manager and other Officers of the Bank for the efficient performance of their respective duties.

The following gentlemen were duly elected Directors for the ensuing year: Messrs. A. W. Austin, W. R. Brock, James Carruthers, R. J. Christie, J. C. Eaton, J. J. Foy, K.C., M.L.A., W. D. Matthews, A. M. Nanton and E. B. Osler, M.P.

At a subsequent meeting of the Directors, Mr. E. B. Osler, M.P., was elected President, and Mr. W. D. Matthews Vice-President for the ensuing term.

GENERAL STATEMENT

LIABILITIES.

Notes in Circulation		$ 3,087,539.00
Deposits not bearing interest	$ 5,114,040.35	
Deposits bearing interest (including interest accrued to date)	32,799,056.46	
		37,913,096.81
Deposits by other Banks in Canada		330,643.63
Balances due to Banks in the United States		33,874.81
Total liabilities to the Public		41,365,154.25
Capital Stock paid-up		3,983,392.38
Reserve Fund		4,981,731.62
Balance of Profits carried forward		302,996.08
Dividend No. 105, payable 2nd January, 1909		119,432.58
Former Dividends unclaimed		102.10
Reserved for Exchange, etc.		14,015.00
Reserved for rebate on Bills Discounted		114,556.56
		$50,881,381.22

ASSETS.

Specie	$ 1,138,165.89	
Dominion Government Demand Notes	4,766,913.00	
Notes and Cheques on other Banks	2,201,455.24	
Balances due from other Banks in Canada	281,542.16	
Balances due by Agents in Great Britain	164,927.72	
Balances due from other Banks elsewhere than in Canada and Great Britain	1,521,556.29	
	$10,074,560.30	
Provincial Government Securities	335,456.26	
Canadian Municipal Securities and British or Foreign or Colonial Public Securities other than Canadian	672,666.28	
Railway and other Bonds, Debentures and Stocks	3,522,192.03	
Loans on Call secured by Stocks and Debentures	3,261,660.76	
		$17,866,535.63
Bills Discounted and Advances Current	$30,960,438.90	
Deposit with Dominion Government for Security of Note Circulation	160,000.00	
Loans to other Banks in Canada, secured	668,219.22	
Overdue Debts (estimated loss provided for)	53,362.33	
Real Estate, other than Bank Premises	95,600.00	
Mortgages	41,886.41	
Bank Premises	1,020,000.00	
Other Assets, not included under foregoing heads	15,338.70	
		33,014,845.59
		$50,881,381.22

Toronto, 31st December, 1908.

C. A. BOGERT, General Manager.

RAW FURS

WANTED IMMEDIATELY

100,000 Muskrat 50,000 Coon
20,000 Skunk 5,000 Red Foxes
We also buy all other furs.

Ship to us immediately and satisfy yourself that WE are the VERY BEST buyers of Raw Furs in Canada.

The Monteith, Strother Fur Co
11-13 Church St., Toronto.

See that Stamp!

It's on the bottom of Every Pail or Tub made of

EDDY'S FIBREWARE

(The Ware that's Made Good!)

¶ Each One is pressed into a Homogeneous Mass by Enormous Hydraulic Pressure—then Hardened.

¶ No Other Pails or Tubs Made are so Light, so Tight, so Attractive or so Durable.

¶ Persist in getting Eddy's.

Always, everywhere in Canada, ask for Eddy's Matches

OVER MILLION DOLLARS ASKED BY CITY ENGINEER

Costly Pumping Engines Required —Big Increase Over Last Year's Estimates.

When the civic works committee meets to-day it will consider estimates for the works department reaching the imposing total of $1,247,812, whereas only $490,028.70 was expended in 1908. The reason for this is that a number of works asked for last year were laid over. Considerable slashing by the committee is expected.

The purchase of several electrical pumps is recommended as follows: Two ten-million gallon electrical pumps, high level, $60,000; two five-million gallon high pressure pumps, main pumping station, $50,000; four thirteen and a half million gallon electrical pumps, main pumping station, $150,000.

He asks $153,000 for water mains to supply East Toronto and the high level east of the Don, $60,000 for delection of water waste and $30,900 for extending John-street waterworks docks.

Special works recommended are: Winchester-street bridge, $15,000; Dundas-street bridges widening, $47,000; three new public lavatories, $15,000; maintenance of same, $2000.

For repairs to roadways $63,000 is asked; asphalt pavements, $35,000, while $80,000 is asked for a new dredge and $10,000 for a new tug.

Mayor is Outspoken.

The committee representing the unemployed is nothing if not persistent. It waited on the board once more yesterday and requested that the city do something to provide work. The mayor told the men that as the plans for the trunk sewer and city hall assembly-room weren't ready there was nothing to look for in this direction. He also declared with warmth that Toronto had been made a dumping-ground too long, and that the East End Emigration Society of London, Eng., was sending an undesirable class to Canada. The deputation departed disconsolately.

Dr. Sheard is asking a salary increase of $200 each for Richard Brown and Robert Johnston, inspectors in the street cleaning department. The former receives $1200 and the latter $1500.

Controller Hocken wants to have the street railway assessed for the concrete foundations of the railway tracks. The legal department will report on whether this can be done.

The city engineer will report in a few days on the question of having an assistant appointed.

MILITARY INSTITUTE

Lt.-Col. Hamilton Merritt is Elected President.

The annual meeting of the Canadian Military Institute, held last Monday evening, was largely attended. The following officers were elected for 1909:

President—Lieut.-Col. Wm. Hamilton Merritt, G.G.B.G.

Vice-presidents—Col. Sir H. M. Pellatt, A.D.C., Q.O.R.; Lieut.-Col. A. T. Thompson, 37th Regiment; Lieut-Col J. Kimpton, 23rd Regiment; Lieut.-Col. the Hon. J. S. Hendrie, C.V.O., 2nd Brig., F.A.; Lieut.-Col. W. A. Logie, 91st Regiment; Lieut.-Col. R. Brown, R.O.; Lieut.-Col. J. T. Fotheringham, P.M.O., M.D. No 2; Lieut.-Col. N. F. MacNachtan, 10th Brig., F.A.; Lieut.-Col. D. M. Robertson, 48th Highlanders; Lieut.-Col. A. E. Gooderham, 10th R.G.

Secretary-treasurer—J. Homfray Irving, R. L.

Committee—Major H. Brock, 10th R.G.; Major J. M. Davison, Q.O.R.; Major O. Heron, 36th Regiment; Major G. T. Denison, R.L.; Major A. J. Van Nostrand, Corps of Guides; Capt. H. M. Mowat, R.O.; Capt. G. F. McFarland, 21st Regiment; Capt. S. W. Band, Q.O.R.; Capt. S. P. Biggs, C.E.; Lieut. V. W. S. Heron, R. G.

A resolution was adopted to permit persons interested in such matters having access on certain days, under special regulations, to the museum and library of the institute.

Boys Start Out to Kill Indians.

WINDSOR, Jan. 27.—(Special.)—Three Windsor lads—Trumen Beecher, John Grant and Henry Smith—crossed to Detroit, and with their combined capital purchased a revolver, with which they started out to shoot Indians. The trio were arrested and escorted to this side.

THE VERY BEST ROGERS COAL HEAD OFFICE YONGE STREET TORONTO

HIGH-GRADE REFINED OILS
LUBRICATING OILS AND GREASES
THE QUEEN CITY OIL CO.

HOFBRAU

Liquid Extract of Malt

The most invigorating preparation of its kind ever introduced to help and sustain the invalid or the thinker.

W. H. LEE, Chemist, Toronto, Canadian Agent

Manufactured by Reinhardt & Co., Toronto, Ont.

DID CONNOLLY ACT THE COWARD?

NEW YORK, Jan. 27.—It has leaked out that there was quite a scene on the Steamer Baltic on Sunday, when James B. Connolly, a writer of sea tales, who was on the Republic, was accused of cowardice by Second Steward Spenser.

"Your reports are false!" shouted Connolly to Spenser.

"You lie, and you know you lie. You acted the coward and tried to get in the boat with the women," Spenser retorted.

Connolly would likely have been roughly used by the sailors had he not retired to his cabin.

Doan and Charles of Toronto are suing George F. Webb, assignee of the estate of John E. Webb of Hamilton, for $722.56

"CAN I GET WELL?"

If Your Trouble comes from the Kidneys, or from Kidney Poisons in the Blood,

YES!

And if you have been ailing a long time don't lose your courage. It takes a little time—takes some constitutions longer than others. But Doan's Kidney Pills will gradually drain the poisons out of your system; the pain in your back will stop; the sediment in the urine will cease; there will be no rheumatic pains; you will feel freer and brighter, and when the last of the poisons have gone you will be well.

There is no way of getting the kidney poisons out of the system except through the kidneys, and no medicine so effective in taking them out as Doan's Kidney Pills.

Mr. W. Perkins, South Maitland, N.S., writes: "I feel it my duty to let you know of the great cure I have obtained by using Doan's Kidney Pills. For six months I could not obtain a good night's rest, had to get up four or five times to urinate, and the urine was very thick and red. I commenced using Doan's Kidney Pills and in a very short time I was right and fit again. I am very thankful to have found so speedy a cure."

Price 50 cents per box, 3 boxes for $1.25, at all dealers or mailed direct by The T. Milburn Co., Limited, Toronto, Ont.

In ordering specify "Doan's."