

## THE DOMINION PERMANENT LOAN COMPANY

### TWENTY-FOURTH ANNUAL REPORT

The Twenty-fourth Annual Report of the Dominion Permanent Loan Company, submitted to the Annual General Meeting of the Shareholders on Thursday, February 4th, 1915.

Your Directors herewith submit the Twenty-fourth Annual Report, accompanied by a Statement of Accounts for the year ending December 31st, 1914, and duly audited.

The Directors have further to report a most satisfactory year's business during the year ending December 31st, 1914.

The dividends paid by the Company during the year amounted to \$71,531.11. There was also transferred to the Reserve Fund the sum of \$55,000. There was written off Office Furniture and Fixtures \$607.16, leaving a balance to the credit of Profit and Loss Account for further distribution, the sum of \$14,146.12.

All of which is respectfully submitted.

D. W. KARN,  
Vice-President.

### The Dominion Permanent Loan Company

TORONTO, CANADA.

Statement of Account for the Year Ending December 31st, 1914.

ASSETS.	
Mortgages and other Securities	\$3,935,490.48
Real Estate	18,974.78
Office Furniture and Fixtures	2,485.12
Bank Accounts	188,508.18
Cash on Deposit and on Hand	\$4,146,112.57
<b>\$4,146,112.57</b>	
LIABILITIES.	
Deposits and Accrued Interest	\$1,965,022.63
Deposits and Accrued Interest	2,171,803.37
Bond Accounts	\$41.10
Surplus—Assets over Liabilities	\$2,869,397.05
On Capital Stock	1,778,415.58
Contingent Fund	\$5,000.00
Reserve Fund	\$1,200,000.00
Undivided Dividends	\$45.00
Dividends payable January 2nd, 1915	\$5,846.71
Balance of Profit and Loss	\$1,778,415.58
<b>\$4,146,112.57</b>	

PROFIT AND LOSS ACCOUNT.	
Interest on Depositors and Deposits	\$1,215,553.19
Interest on Office Furniture	\$97.18
Dividends	71,531.11
Transferred	\$5,000.00
Balance Carried Forward	\$3,942.71
<b>\$3,942.71</b>	
CR.	
Balance brought forward December 31st, 1913	\$5,421.04
Less credited to Terminating Shares	2,130.18
Interest, Rent, etc., after payment of expenses, including Salaries, Directors' Fees, Government Taxes and Fees	\$5,230.85
Interest, Rent, etc., after payment of expenses, including Salaries, Directors' Fees, Government Taxes and Fees	\$23,384.81
<b>\$291,655.17</b>	

**AUDITORS' CERTIFICATE.**

We certify that we have audited the books of the Dominion Permanent Loan Company for the year 1914 and that the above Balance Sheet is correctly in accordance therewith.

HARRY VIGORIN  
BRYAN FORTIN  
Auditors.  
Chartered Accountants.

Toronto, January 31st, 1915.

The Report was unanimously adopted.

The following Directors were then elected: Hon. J. R. Stratton, Peterborough; D. W. Karn, Woodstock; A. C. Macdonell, K.C., M.P., Toronto; George H. Cowan, K.C., Vancouver; Thomas H. Johnson, M.L.A., Winnipeg, Man.; and P. M. Holland, Toronto.

The meeting then adjourned.

At a subsequent meeting of the Directors, Hon. J. R. Stratton was elected President, and D. W. Karn Vice-President.

## SOLE BENEFICIARY OF LARGE ESTATE

Late William A. Marsh, Quebec Manufacturer, Bequeaths Property to Widow.

William Alfred Marsh, a Quebec manufacturer, who died on July 23, 1914, leaves an estate valued at \$552,584, including 13 shares in the Canadian Bank of Commerce, and 6669 shares in mining and industrial companies. His real estate holdings included a lot in Quebec, \$1085; timber limits, \$895; three lots in Stratton, Alta., \$1000, and lands in British Columbia, \$4200. He also owned a motor car, \$4500; cash, \$2897; bonds, \$2570; life insurance, \$45,111; and stocks, \$21,572. Mrs. A. Marsh, the widow, is the sole beneficiary and executrix.

The widow of Arthur J. Carrington will receive half his estate and \$1000 insurance in the L.O.F., according to a will made by him. The three children will share equally the remaining half. The estate consists of \$500 household goods, \$600 cash and 566 Perth avenue, valued at \$3000.

Joseph Abbott made application yesterday for probate of the will of his father, Charles Abbott, who died March 25, 1910. By a will dated Nov. 25, 1908, his widow was to have received all his personal property and a life interest in the remainder of the property, consisting of 24 and 26 Hamilton street, valued at \$2000. Owing to the death of Mrs. Abbott the property will now be divided between the two sons.

## UNIFORMED POLICEMEN WILL APPEAR AT TRIAL

No Chances to Be Taken of Raid on Spotters at License Hearing.

Uniformed provincial policemen will be in attendance at Windsor when liquor license charges are aired before Magistrate Watright next week. Fear of attack on spotters is the cause of this move, as much ill-feeling has been created by the raid on the cases of selling after hours and contrary to regulations concerning flasks predominate on the roll.

**MADE IN CANADA.**

Visit the miniature factory at 296 Yonge street and see the process and manufacture of Shredded Wheat and Triscuit. Samples free. \$135

## PREMIER COMPLIMENTS SUCCESSFUL NURSES

Premier W. H. Hearst received yesterday notification that six young Ontario nurses had qualified for positions with the McGill Base Hospital. They are going to the front within the next few weeks.

The premier extended congratulations and good wishes to the successful persons.

## HALDIMAND FISHERMEN WANT LONGER SEASON

Haldimand County fishermen in the third deputation of the kind waited upon Hon. Finlay Macdonald yesterday asking that the gill net season be extended from Dec. 15 to Jan. 1. They claimed that fish travelling west to east reached them 15 days late.

The premier will consider the proposal.

## REQUIRED TO PAY RENT.

"Ven I vent in de house was all over broke," stated Abraham Bonze, in contesting the claim of Rose Rosenbergs for \$25 rent in lieu of notice, and \$140 damages to the premises. Mrs. Rosenbergs produced a collection of door knobs, sections of fire grates and other bits—bric-a-brac to uphold her demand to the premises. His honor decided that Bonze was responsible for the \$25 rent, but ruled against the damages.

## FOR RETURN OF BOND.

Judge Costworth reserved judgment yesterday afternoon in the suit brought against J. German Williams of Picton by the National Securities Company for the return of a \$500 bond, alleged to be wrongfully in his possession.

## MINERS TO THE FRONT.

Miners going to the front may rest assured that the government will not call them to account for not strictly adhering to the license rules. Hon. G. Howard Ferguson stated yesterday that their cases would be treated leniently in this regard.

## YORK COUNTY AND SUBURBS

### ISLINGTON BRIDGE DECLARED UNSAFE

Should Be Rebuilt at Once, Says Engineer—Called a Death Trap.

### COMMISSIONERS REPORT

County to Grant Five Hundred to Children's Aid Society.

Some discussion took place at the afternoon session of the York County Council in connection with the recommendation of the county commissioners that the engineer report at this session as to the cost of rebuilding the Islington bridge, on Dundas street, in the Township of Etobicoke.

County Engineer Frank Barber in his report stated that the bridge was too light to stand the strain of the traffic on the highway, which is one of the main roads into the city. Replying to a question, Mr. Barber stated that he estimated the cost of rebuilding the bridge would be at the most \$3500.

C. Silverthorne, reeve of Etobicoke, said that the traffic on this road was very great, especially on Saturdays, Sundays and holidays, when the road, which is one of the best running to the city, is black with automobiles. He declared that the bridge was antiquated and that a new bridge would be an absolute necessity in a few years' time. Mr. Silverthorne also called attention to the fact that the commencement of work on the Toronto-Hamilton road would mean much more traffic on Dundas street, and he hoped that the commissioners would see fit to commence the structure at once.

### A Death Trap.

Mark Gardhouse of Weston declared that the bridge was nothing more or less than a death trap.

Reeve W. Keith of Newmarket considered that if the idea was to improve the appearance of the bridge or to widen it, the matter should wait, but if it was really a death trap, then it should be considered at once.

In spite of the emphatic assertion by Engineer Barber that the Rountree bridge over the Humber was unsafe, the council decided to take no action until the winter and commissioners had visited it with the engineers. In his report the engineer stated that the abutments were good but the superstructure was in bad condition. "This bridge is in a worse state of repair than any other in the county," he maintained. "The bridge is not safe, and I will not be responsible if an accident happens."

Other bridges which commissioners reported were in a bad state of repair and demanded attention were Cold Creek bridge, between King and Albion townships; Rountree bridge, between the Townships of Scott and Georgina; the Newtonbrook culvert, on Yonge street, and the Fox's Creek bridge, between East Gwillimbury and Scott, concession two, King Township.

The following grants were recommended by the finance committee: \$25 to the Prisoners' Aid Association, \$25 to the National Sanitarium at Gravenhurst, \$500 to the York County Children's Aid Society on condition that a detailed statement of expenditures during the past year is submitted to the county treasurer before payment is made; \$400 to the Red Cross Society, to be paid in monthly instalments of \$100, \$25 to the Salvation Army, and \$15 to the Ontario Good Roads Association. A bill of \$110, submitted by Dr. Serson for attendance on William Eggleston, caused some discussion.

Reeve G. Ironsides of New Toronto pointed out that the man Eggleston had been absent while attending the Mimico postoffice and the bill was for the doctor's attendance. He had been taken to Grace Hospital, where his leg was amputated, and he was afterwards sentenced to three years at Kingston.

County Clerk Phillips stated that \$40 had already been paid to Grace Hospital by the county. Several of the members were of the opinion that the bill should go in the criminal justice account, and it was finally decided to put it in the hands of the solicitor.

No business was transacted at the morning session, in order that the equalization report might be ready before Saturday, the last day of the session.

### MIMICO

It was announced at last night's meeting of the Mimico Board of Trade that the postmaster-general had granted the board's request for two deliveries of mail each day at the Mimico Beach postoffice.

A committee was appointed to arrange a program of future meetings and invite well-known speakers to deliver addresses.

### NORWAY

A grand eucure party and dance will be held tonight in Kenilworth avenue hall by Sproton L.O.L. No. 2233. County Master Gray, Jete District Master Elliott and District Master Mooses promised to attend.

### RETAIL MERCHANTS' MEETING

At the annual meeting of the North Toronto Retail Merchants' Association in the Masonic Hall, the following officers were elected: President, W. Gibbons; secretary, E. Rudolph; treasurer, H. Moore. An excellent program of music, carpet ball and progressive eucure were enjoyed. Addresses were delivered by W. Carmichael and W. Gibbons.

### HOLSTEIN SALE

W. G. Elliott of Unionville is holding a sale of thoroughbred Holsteins today at 12 o'clock.

### LAMBTON MILLS.

A team of seven men from the Irish Rifle Club shot a return match with the Lambton Mills Club at the latter's gallery range last night. The result was a win for the Lambton Mills Club. Score: Lambton Mills, 204; Irish Rifle Club, 201.

# Deeper Cut in Prices to Clear The Semi-ready Store



This huge stock is coming down fast, but not fast enough to suit the men at headquarters, who say it must finish before the first of May, whether the store is rented by then or not.

Nearly half has been sold in nine weeks—and now the odds and ends, the broken lots, are marked away down below cost.

We are in deadly earnest in our desire to close this store quickly, and to quit the retail business.

Immediate possession or future occupancy can be arranged for now—fine deep store, substantial building. We will close the store in any event as soon as the stock is disposed of.

\$100,000 stock in the beginning—\$46,000 worth sold in 9 weeks

Leaving the Half yet to be sold, for we are selling at actual wholesale cost and less—

Suits, Overcoats, Shirts and Men's Furnishings

At prices never equaled in Toronto for regular high-class wear for men—no job-lots—everything by makers who guarantee all they make and proudly put their name on.

## Store To Rent

### Fixtures For Sale

Many enquiries, but no tenant yet who will assume the lease for the whole building.

Lease, with about 7 years to run, will be disposed of to the highest bidder this week.

No bonus; tenant need not buy fixtures—though these will be offered cheap for cash.

Details: Store, 32 feet wide by 140 deep; offices leased now on short term leases; three full floors available for immediate occupancy; handsome stairway connecting; freight elevator; store can be vacated on 15 days' notice.

Best central location available in city, and we will give possession at once or by first of May, when store will be finally closed in any event.

Any reputable real estate agent, or apply direct on premises or to Semi-ready Limited, Montreal.

One of our Directors at the store now to give full particulars.

### Coat Sweaters \$2.98

This store has been noted for its fine wool coat sweaters; never a cheap wool sweater in the shop.

Coat Sweaters worth \$5 to \$7, at \$2.98; some coat nearly twice that at wholesale.

### Night Shirts 87c

No one could afford to make English Flannel Night Shirts at this price; regular \$1.25 value, for 87c.

### High-Priced Shirts 87c

300 dozen of R. J. Tooke and Regal shirts; made-in-Canada cambric, hand-made shirts; beautiful lot of new patterns; regular \$1.25 value, for 87c.

### Small Boys' Suits \$1.65

Have 12 of those small boys' suits left, made in England by Sir John Barrow Sons, sizes for boys from 5 to 9 years only. Your choice of any of these suits, worth up to \$10, for \$1.65.

### Raincoats

Not wanted just now perhaps, but you can have a Raincoat at half-price; half what you'll pay in six weeks.

\$10 Raincoats for \$5.00  
\$15 Raincoats for \$7.50  
\$20 Raincoats for \$10.00

### Pyjama Suits

Flannellette Pyjama Suits, in sizes 42 and 44 only; "Lionelles," worth \$1.75 the suit, for \$1.00.

All Pyjama Suits, in sizes from 34 to 46, at big reductions to clear.

### Seal Brand Undershirts 79c

Drawers of this English Undershirt all sold; regular \$3.50 a suit value.

About 150 odd shirts left over from the selling, and we will clear these, worth \$1.50 a suit, for \$1.75 a garment, or \$1.25 a suit.

### Underwear

Woolsey Underwear, in good medium weight, worth \$2 and \$2.50, for \$1.45 a garment, or \$2.00 the suit.

Pure Silk Underwear, Morley English make, worth \$5 a suit, for \$1.75 a garment, or \$3.25 a suit.

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## 100 Suits for \$8.00

Think of Semi-ready Suits for \$8, when the lowest net cost of a good suit of Semi-ready tailoring is \$11.

We will offer on Saturday 100 fine Scotch and English Tweed Suits, and a few worsteds and homespuns among them, all sizes from 34 to 46 breast measure, at less than cost; the lowest label value among the lot is \$15, and there are many at \$16.50, \$18 and \$20, single and double-breasted sacks, and a few two-piece English serges among them. Your choice this week at \$8.00

## Pure Wool English Serge Suits Black and Navy Blue

British Serges are at a premium now, because all serge mills are busy making khaki serge for the soldiers.

In the face of an advance of 20 per cent. in the cost of English serge we have determined to clear out 250 fine serge suits at \$10.75.

Fast black and navy blue, pure indigo dye, guaranteed; \$15 and \$16.50 labels; sizes 35 to 44; stout men's types as well.

Your choice this week for \$10.75.

\$18 Black Serge Suits for \$12.00.

\$18 Navy Blue Serge Suits for \$12.75.

These suitings are woven in England by the best Yorkshire mills; they are hand-tailored, and will be fitted and finished free of charge.

## Half-Dollar Cravats 29c

The best tie-maker in Canada sells these ties at \$4.50 per dozen, and the shop sell them at 50c; our price, 4 for \$1, or 28c each.

Every Silk Cravat in the store—the high-priced ones, at like reductions to clear.

## New Linen Collars, 9c

R. J. Tooke Collars, in all the new shapes, half and quarter sizes, 8 each, or \$1 for a box of 12.

Buy a year's supply and save 50 per cent.

## Underwear

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## Bath Robes

Bath Robes and Silk Dressing Gowns; worth up to \$12, for \$6.35; one \$30.00 silk gown for \$9.50.

## Motor Dusters

Good Motor Dusters; worth up to \$4.00, none less than \$3.00, for \$2.50.

## 200 Winter Overcoats and Ulsters

For a quick clearance, and with four full months' wear ahead, we will sell all ulsters and winter overcoats at these prices:

\$15 Ulsters and Overcoats, \$10.25  
\$18 Ulsters and Overcoats, \$12.25  
\$20 Ulsters and Overcoats, \$14.25  
\$25 Ulsters and Overcoats, \$16.75  
\$30 Ulsters and Overcoats, \$20.25

## Quitting business absolutely, and these fine, new coats must go at less than the cost of tailoring. No charge for fitting and finishing.

## Officer's Great Coat

One Officer's Great Coat, heavy khaki overcoating, with shoulder stars; special sample coat, made to size 38-39; worth \$22.00, for \$12.50.

## The "B.J." Tooke Shirt \$1.55

\$2.50 Shirts for \$1.55—that's the story in a nutshell; a shirt that cost up \$35 a dozen, plus the freight. The "B.J." is a pure Scotch, woven up by one of the finest English tailors; worth \$3.50; Anderson's make; the finest shirts ever made; all sizes, with collar to match; handkerchiefs and double-fold cuffs; \$2.50 and \$3.00 values, for \$1.55.

## Leather Belts

Clearing 200 Leather Belts; worth \$5, 75c and \$1.00; new leather, black and tan, nickel buckles, sizes 38 to 44 inches, for \$1.00.

## Braces

All 50c Suspenders for \$30 (President, Military and other makes).

## Leather-Faced Motor Gauntlets

25 Pairs of Fine Scotch Wool Motor Gauntlets, leather mixture, leather-faced fingers and hands; regular \$2.25, for \$1.35.

## Combination Underwear

Tru-Knit Combination Underwear