

Cawthra Mulock & Co.

Members of
Toronto Stock Exchange

**Brokers
And
Bankers**

12 KING STREET EAST
TORONTO, CANADA

CABLE ADDRESS--CAWLOCK, TORONTO

PELLATT & PELLATT

Members
Toronto
Stock
Exchange

401 Traders Bank Building
TORONTO

BONDS AND STOCKS
also COBALT STOCKS
BOUGHT AND SOLD
ON COMMISSION

Private wire connections with W. H.
GOADBY & CO., Members New York
Stock Exchange.

The REAL Cure for Constipation and Piles

No, this does not consist of some special or new form of drug, because drugs are not a permanent cure for Constipation. The real cure for Constipation is something that will appeal at once to your common sense, because this cure consists simply of pure, sterilized water.

The sufferer from Constipation usually realizes the danger of his affliction because from Constipation arises the vast number of more serious diseases brought about by the retention and promulgation of germ life in the system, in turn caused by our failure to get rid of this waste.

Such a sufferer has probably tried all kinds of drugs, and his experience is enough to prove that drugs form only a temporary relief and require constant use in constantly increasing doses to be at all efficacious. The sufferer greatly adds to his illness by becoming a slave to this drug habit.

How much simpler and saner is this method of Dr. Chas. A. Tyrrell, inventor of the J. B. L. Cascade—an appliance now endorsed by physicians everywhere and used by over 300,000 people. With this system of the internal bath, you dispense with drugs entirely, and you secure a perfectly natural treatment that brings about immediate relief and gradually attains a sure and permanent cure.

Hundreds of people have enthusiastically endorsed this treatment as Mr. E. Nighswander, of Green River, Ont., who writes: "For years I have been troubled with constipation, ulcers in the bowels and piles, which all the money and doctors only seemed to relieve temporarily. The J. B. L. Cascade has completely cured these troubles, and I feel it a duty I owe to my fellow-men to endorse the Cascade in the very highest terms. No amount of money could estimate the value it has been to me. No home should be without a Cascade."

The J. B. L. Cascade is now being shown in all of the Owl Drug Stores in Toronto, and at Rutherford's Drug Store, corner of King and Yonge Streets. Or if you desire to investigate further, write for Dr. Charles A. Tyrrell's book, "Why Man of To-day is Only 50% Efficient." We will gladly send you this free if you will address Charles A. Tyrrell, M.D., Room 521-6, 280 College Street, Toronto.

Coming from Ireland in 1882, he first procured a job with the British American Insurance Co. A year later he entered the service of the Lancashire Insurance Co., becoming in 1892 manager. When the Royal Insurance Co. took over the business of the Lancashire Mr. Thompson was given the position of manager for Quebec of the new company, the London and Lancashire Fire Insurance Co. Subsequently he was appointed joint Montreal manager of the London, Liverpool and Globe, taking over the duties of Canadian manager of the company in 1904, which position he holds up to the present. Mr. Thompson was president of the Toronto Board of Fire Underwriters during 1898-9.

On and Off the Exchange

A Banner Year

THE books of the Montreal City and District Savings Bank were balanced up for the end of the 66th fiscal year of the institution on December 31st. The statement submitted to the shareholders at the annual meeting, on Feb. 11th, shows that after raising the reserve fund to \$1,250,000 by the addition of \$100,000, the bank had profits of \$232,436, which figures 23.24 per cent. on the paid-up capital, and an increase of \$8,778 as compared with 1911 figures. Total deposits of \$30,713,948 and assets of \$33,462,524 increased \$2,566,216 and \$2,447,488 respectively over 1911. Dividends were paid out to the extent of \$160,000, as compared with \$155,000 during 1911.

An Error Corrected

OWING to the omission of a date in an article on the Canada Life in last week's issue, the surplus of the company was incorrectly stated. The surplus for 1912 was \$1,530,667; the total surplus now stands at \$4,973,695.

Acadia Fire

THE Acadia Fire Insurance Company's forty-first annual was held at Halifax on Feb. 10th. The report of the directors shows that the 1912 business of the concern was very profitable and satisfactory. The surplus for the protection of policyholders is now over half a million, the paid-up remains at \$400,000, the assets are \$773,214, an increase of \$96,950 since 1911. The board was re-elected, C. C. Blackader, president; A. E. Jones, vice-president; Donald Keith, W. M. P. Webster, C. H. Mitchell, Geo. R. Hart, all of Halifax, and Freeman Elliot, of Dartmouth.

Another Bank Ends Year

NET profits of \$462,079, being at the rate of 21.08 per cent. on the paid-up capital, against \$381,601 in 1911, show that the Standard Bank has had good results from operations during its fiscal year ended on January 31st last. The paid-up capital of this institution was raised from \$2,000,000 to \$2,429,175, and reserve fund and undivided profits come to something over three million. Big increases in deposits, discounts, circulation, etc., attest to the success that has attended this institution during the past year.

Meetings of the Week

THE annual meetings of the following concerns are scheduled for next week: Monday, Penmans, Limited; Tuesday, Bank of B. N. A., Sun Life Assurance Co., Stanfields, Limited, and Wednesday, Dominion Cannery, Intercolonial Coal Co., Montreal Loan and Mortgage Co., and Vic. R. S. & Realty Co., of Ontario.

5%

DEBENTURES

Five per cent. allowed on Debentures.

Interest payable (by coupons) half-yearly.

Debentures issued in sums of \$100.00 and multiples thereof for terms of three to ten years, or shorter periods if desired.

Security to Debenture Holders

Paid-up Capital and Reserve, nearly \$3,000,000. Total Assets, over \$6,000,000

To Trustees and Executors

The deposits and debentures of this Company are especially authorized by an Order-in-Council, Province of Ontario, as an investment for trust funds.

The Great West Permanent Loan Company

(Incorporated by Dominion Charter)

Head Office, - Winnipeg

Also offices at Regina, Edmonton, Calgary, Vancouver, Victoria and Edinburgh, Scotland.

Ontario Office, 20 King Street West, Toronto.

J. W. FLAVELLE, President
W. E. RUNDLE, General Manager

Z. A. LASH, K. C., } Vice-
E. R. WOOD, } Presidents

Naming the Executor

THE selection of an executor is a matter of very serious import, as it involves the proper handling of your entire estate. Expert and technical knowledge, together with experience, such as no individual could possibly acquire, make this company the logical selection as executor of your will.

National Trust Company Limited

TORONTO

Montreal Winnipeg Edmonton Saskatoon Regina



Insurance Against
Fire, Accident and Sickness - Employer's Liability - Plate Glass
Head Office for Canada
Norwich Union Building
12-14 Wellington St. East, Toronto



The Chateau Laurier

OTTAWA, CANADA

A. T. Folger, Resident Manager

The New \$2,000,000 Hotel
Owned and Operated by the
**GRAND TRUNK
RAILWAY SYSTEM**

Accommodation, 350 Rooms. Comfortably and Artistically Furnished. The Latest in Hotel Construction. Rates, \$2.00 and Upwards. European Plan. Write for Handsome Illustrated Booklet. Cable Address "CHATEAU."

GRAND TRUNK AND GRAND TRUNK PACIFIC HOTELS
CHATEAU LAURIER, OTTAWA, ONTARIO

Under Construction:
"THE FORT GARRY," Winnipeg, Man.
"THE MACDONALD," Edmonton, Alta.
"THE QU'APPELLE," Regina, Sask.

F. W. BERGMAN, Manager of Hotels - - - Ottawa, Canada.