

NOT WITHIN JASPER WALLS

When Jarrett remembered things again, he looked for a long time into a pair of soft blue eyes above him. Then he turned his head a little, gazed at his surroundings, and asked: "Where are the jasper walls?" "Poor man!" said a voice that sounded very sweet. "He doesn't know where he is."

"Yes, I do," he corrected. "This is heaven, isn't it?"

"No. This is just the hospital," said the sweet voice.

"Ah, I remember now. There was an accident, wasn't there?"

"Yes, a terrible accident."

"Let's see. I can feel both of my feet. I must be all here."

"You are one of the lucky ones. The doctor says as far as he can find out you are only stunned and bruised although you narrowly escaped concussion of the brain."

"I've always been lucky. It must be because I'm a fool. They say fools for luck, you know. What about the other passengers?"

She turned away from him, and he heard her sob.

"Never mind telling me," he said. "I know."

He closed his eyes again and lay for a long time thinking of the people who had been in the carriage with him.

A moan from a nearby cot made him try to raise his head, but two tender hands gently pushed him backward, and the soft blue eyes were looking into his again.

"You mustn't try to get up until the doctor comes and says you may," the sweet voice informed him.

Jarrett subsided, and began to study the face above him. The blue eyes looked away, and he was able to observe without being studied in return.

There was deep satisfaction in the sigh he gave when he had gazed as long as he felt that he dared to.

"Am I in your care?" he asked, when she looked down at him again.

"Yes. You see, they thought the skilled nurses ought to give their attention to those who were more seriously hurt than you."

"Then you're not a skilled nurse?"

She smiled upon him, and replied: "I'm only an amateur. I came in to try to do what little I could to help when I heard of the disaster."

She put her hands up to her face, and he saw that she was weeping.

The doctor came a moment later and congratulated him on his lucky escape.

As Jarrett sat waiting he noticed that everything in the room was rich; but better than that, good taste was in evidence all around him. There was no sign of barbaric lavishness, and he—but at that moment she entered. The look in her soft blue eyes convinced him that she was really glad he had come.

"I've been thinking the thing over," he said, when they finally got around to discussing the accident, "and it seems to me that you showed remarkable courage in going to that hospital and helping as you did. It was one of the noblest things I ever heard of."

"Oh, no," she protested. "If I had gone alone it might have been noble; but all the members of a certain society to which I belong went, and I couldn't refuse to go with them. I was terribly scared until they assigned me to watch you and that poor little boy with the broken ankle who was in the next cot to yours."

"Why are you smiling?" he demanded.

"I was thinking of you when you were lying there."

"Was I worth laughing at? I'm glad of that. It must have been a relief to see something funny in that place of suffering."

"It was what you said when you awoke for the first time after I had been directed to watch you."

"I said anything worth remembering, please don't let it be forgotten. Write it out. It isn't likely that I shall ever do anything of the kind again."

"Don't you remember what the first thing you said was after your senses had returned?"

"No. I can't exactly remember when my senses came back. Sometimes I doubt that they have come back at all."

"You asked where the jasper walls were, and wanted to know if that was heaven."

"That was only natural. The last thing I remembered before that was the carriage rising in the air; then, when I opened my eyes, an angel was heading over me."

She admitted before they parted that night that she was glad she had responded to the call for help—Grace Gordon Keith.

All Arranged

Owing to the illness of his regular office boy, a stockbroker recently engaged a new lad named Tommy.

Tommy was a jewel, and when Joe, the former lad, was convalescent, the stockbroker was loath to send Tommy away.

But the other boy wanted to come back, and pleaded hard for reinstatement.

"Well," said his former employer, "you can have the post again if you can arrange with Tommy."

"Very well, sir. I think I can do that," was the joyous reply.

When the stockbroker went to his office next morning a sight greeted him that he had not bargained for. The glass of the door in his private office was smashed, ink was spilled on the carpet, and chairs were overturned everywhere. Evidently there had been a tremendous struggle.

Joe came forward blithely, one eye blackened and his cheek swollen.

"Tommy's gone, sir," he remarked. "I've arranged with him."

No person should go from home without a bottle of Dr. J. D. Kellogg's Dysentery Cordial in their possession, as change of water, cooking, climate, etc., frequently brings on summer complaint, and there is nothing like being ready with a sure remedy at hand, which oftentimes saves great suffering and frequently valuable lives. This Cordial has gained for itself a widespread reputation for affording prompt relief from all summer complaints.

Each trouble is meant to relax the world's hold upon us and our hold upon the world; each loss to make us seek our gain in heaven.

IMPERIAL BANK OF CANADA.

Proceedings of the thirtieth Annual General Meeting of the Shareholders Held at the Banking House of the Institution in Toronto, on Wednesday, 21st June, 1905.

The Thirtieth 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, 21st June, 1905.

Present:—Messrs. T. R. Merritt (St. Catharines); William Ramsay of Bowland, Stow; Robert Jaffray; Wm. Hendrie (Hamilton); Charles Cockshutt; D. R. Wilkie; J. W. Langmuir; Rev. T. W. Paterson; W. Bridgeman-Simpson; Edward Hay; Prof. Andrew Smith, F.R.C.V.S.; R. N. Gooch; J. W. Barry; A. H. Martens; Neil Robertson; R. W. Thompson; Frank A. Rolph; Peleg Howland; W. T. Jennings; C. H. Wethey; C. H. Stanley Clark; Clarkson Jones; John Neilson; Alex. Neilson; John Stark; Chas. O'Reilly, M.D.; O. F. Rice; W. H. Cawthra; David Kidd, (Hamilton); James Bicknell, K.C.; J. M. Kains; William Spry; A. E. Webb; G. B. Smith; William Glenney, (Oshawa); David Smith; Harry Vigean; Harry Wyatt; W. T. Boyd; H. C. Hammond; R. H. Temple; W. B. Hamilton; A. A. Graham; A. D. Cadenhead, (Ocho, Rios, Jamaica); J. L. Blaikie; J. G. McFall, (Bolton); L. Ogden; H. P. Eckardt; A. Foulds; T. Gibson; John Ramsey; J. W. Beatty; A. P. Burritt; James Todhunter; W. G. Jaffray; V. H. E. Hutcheson; Frank E. MacDonald; Charles McGill; Thomas Walmsley; J. W. B. Walsh; I. J. Gould, (Uxbridge); W. C. Crowther; R. Inglis; W. W. Vickers; J. Gordon Jones; W. Gibson Cassels; J. H. Eddis; R. G. O. Thomson and others.

The chair was taken by the President, Mr. T. R. Merritt, and the Assistant General Manager, Mr. E. Hay, was requested to act as Secretary.

Moved by Mr. John Stark, seconded by Mr. A. A. McFall: That Mr. Lyndhurst Ogden, Mr. R. H. Temple and Mr. W. Gibson Cassels be and are hereby appointed Scrutineers. Carried.

The General Manager, at the request of the Chairman, read the report of the Directors and the Statement of Affairs.

THE REPORT

The Directors beg to submit to the Shareholders their Thirtieth Annual Report and Balance Sheet of the affairs of the Bank as on the 31st May, 1905, giving the result of the business of the Bank for the year which ended that day.

Out of the Net Profits of the year, after making full provision for all bad and doubtful debts and for the usual contributions to the Pension and Guarantee Funds:

(a) Dividends have been paid at the rate of 10 per cent. per annum, amounting to \$300,000.

(b) Bank Premises Account has been credited with \$25,041.73.

(c) Rest Account has been increased by \$150,000.

(d) Profit and Loss Account has been increased by \$35,909.49.

Branches of the Bank have been opened during the year at Arrowhead, B.C.; Balgonie, N.W.T.; Broadview, N.W.T., and in Toronto at St. Lawrence Market. Branches are being opened at New Liskeard, Ont., and at the Upper Bridge, Niagara Falls, Ont.

The authority given at the Annual Meeting in 1903 to increase the Capital stock by \$1,500,000, of which \$500,000 was issued that year, has been further availed of by the issue of the remaining \$1,000,000, which will be allotted to Shareholders at a premium of 100 per cent. in the proportion of one new share for each three shares held on 30th June of this year. The additional Capital will enable the Bank to keep pace with the development of the country to accept a share of the new business which will be the result thereof, besides adding to the total amount of the notes of the Bank authorized to be placed in circulation.

Mr. J. A. M. Aikins, K.C., and Mr. Wm. Whyte, a Vice-President of the Canadian Pacific Railway, have been appointed to and have accepted the position of Local Directors at Winnipeg.

A By-Law will be submitted for your approval changing the date of the Annual Meeting from the third Wednesday in June to fourth Wednesday in May, which your Directors think will be a more convenient date.

The Head Office and Branches of the Bank have been carefully inspected during the year, and your Directors desire to express their satisfaction with the faithful and efficient manner in which the Staff performed their duties.

T. R. MERRITT, President.

31st May, 1905. PROFIT AND LOSS ACCOUNT.

Dividend No. 59, 5 per cent. (paid 1st of Decem'r, 1904) \$150,000.00	Balance at credit of account 31st May, 1904, brought forward	\$140,606.56
Dividend No. 60, 5 per cent. (payable 1st of June, 1905) .. 150,000.00	Profits for the year ended 31st May, 1905, after deducting charges of management and interest due depositors and after making full provision for all bad and doubtful debts and for rebate on bills under discount	510,951.22
Transferred to Rest Account		150,000.00
Written off Bank Premises and Furniture Account .. 25,041.73		
Balance of Account carried forward	176,516.05	
	\$651,557.78	\$651,557.78

REST ACCOUNT.

Balance at Credit of Account, 31st May, 1904	\$2,850,000.00
Transferred from Profit and Loss Account	150,000.00
	\$3,000,000.00

LIABILITIES.

Notes of the Bank in circulation	\$ 2,571,577.00
Deposits not bearing interest	\$ 4,347,290.05
Deposits bearing interest (including interest accrued to date)	19,629,678.12
Deposits by other Banks in Canada	155,232.78
Total liabilities to the public	\$26,703,777.95
Capital Stock (paid up)	3,000,000.00
Rest Account	3,000,000.00
Dividend No. 60 (payable 1st June, 1905), 5 per cent.	150,000.00
Rebate on Bills Discounted	65,231.64
Balance of Profit and Loss Account carried forward	176,516.05
	\$33,995,525.64

ASSETS.

Gold and Silver Coin	\$ 826,600.61
Dominion Government Notes	3,634,400.00
Deposit with Dominion Government for security of note circulation	145,000.00
Notes of and cheques on other Banks	1,039,938.59
Balance due from other Banks in Canada	340,852.80
Balance due from Agents in the United Kingdom	44,060.40
Balance due from Agents in Foreign Countries	1,597,217.91
Dominion and Provincial Government securities	\$ 451,402.09
Canadian Municipal Securities and British or Foreign, or Colonial Public Securities other than Canadian	1,501,291.44
Railway and other Bonds, Debentures and Stocks	1,409,568.15
Call and Short Loans, on Stocks and Bonds in Canada	3,362,261.68
Other Current Loans, Discounts and Advances	\$3,675,987.84
Overdue debts (loss provided for)	18,573,718.81
Real Estate (other than Bank premises)	30,927.20
Mortgages on Real Estate sold by the Bank	26,278.33
Bank premises, including Safes, Vaults and Office Furniture, at Head Office and Branches	87,999.56
Other Assets, not included under foregoing heads	700,000.00
	613.90
	\$33,995,525.64

The usual motions were submitted and carried unanimously. The Scrutineers appointed at the meeting reported the following gentlemen duly elected Directors for the ensuing year, viz.: Messrs. T. R. Merritt, D. R. Wilkie, Wm. Ramsay, Robt. Jaffray, Elias Rogers, Wm. Hendrie, James Kerr Osborne, Charles Cockshutt.

At a subsequent meeting of the Directors, Mr. T. R. Merritt was elected President, and Mr. D. R. Wilkie, Vice-President, for the ensuing year. By order of the Board.

D. R. WILKIE, General Manager.

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Some Salient Features from Report of 1904.

Insurance in force .. \$7,646,768.35
Increase, 24 per cent., \$1,474,192.85
New Insurance issued .. \$2,238,157.00
Increase, 26 per cent., \$609,958.75
Cash Income, Premiums, Interest, etc. .. \$283,546.51
Increase, 26 per cent., \$57,566.09
Total Expense, Payments to Policy-holders, etc. .. \$166,931.19
Interest Revenue alone more than pays Death Claims

Death Claims during year .. \$38,517.00
Rate per 1,000 means Insurance in force 5.56 per cent.
Average annual Death Rate 14 yrs. 2½ mos. - 3.54 per 1000
The lowest rate on record for any Company of same age.

Reserve (being in excess of Govt. standard) .. \$744,074.49
Increase, 23 per cent., \$139,726.12
Total Assets for Policy-holders security, bal., .. \$1,253,216.05
\$1.67 for every dollar of liability, including Reserve.

Net Surplus on Policy-holders' Account .. \$84,141.56
Reserves for seven years on Him. table, Interest at 3½ per cent.
Interest earned on mean Net Assets, 6.33 per cent.

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