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JANUARY 23, 1907

PASTOR AND PEOPLE PRAISE

PSYCHINE

(PRONOUNCED SI-KEEN)

A Marvellous and Triumphant Record
of Victory Over Disease.

No medicine has ever effected as large a number of wonderful and almost marvellous cures as Psychine. It has had one continuous record of victories over diseases of the throat, chest, lungs and stomach. Where doctors have pronounced cases incurable from consumption and other wasting diseases Psychine steps in and rescues numberless people even from the very verge of the grave. Coughs, Colds, Catarrh, Bronchitis, Chills, Night Sweats, La Grippe, Pneumonia, and other like troubles, all of which are forerunners of Consumption, yield quickly to the curative powers of Psychine.

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I cannot refrain from telling all who suffer of my remarkable recovery with Psychine. In April, 1902, I caught a heavy cold which settled on my lungs and gradually led to consumption. I could not sleep, was subject to night sweats, my lungs were so diseased, my doctor considered me incurable. Rev. Mr. Mahaffy, Port Elgin Presbyterian Church, recommended Dr. Slocum's Psychine to me, when I was living in Ontario. After using Psychine for a short time I ate and slept well, the night sweats and cough ceased.

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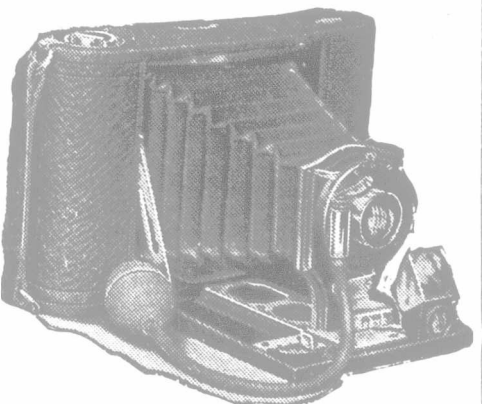
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certain that for many years to come the industry might increase rapidly and yet not fear for the necessary market. Indeed, the trouble as to a market is likely to be greatest until a large and unfailing supply is available for such centers of consumption as are attracted by the high quality of the fruit. Although astonishing results from a fruit farm of ten or twenty acres can be obtained in a few years, still a large trade can hardly be created rapidly. Much work must be done and intelligence exhibited before the total supply is large relatively to the possible market, and fruit-growing also is an industry requiring, at least during fruit-picking time, a plentiful supply of unskilled laborers. Experienced middle-men will also be required to organize the trade properly. For the lack of labor and organization, great quantities of fruit this year were ungathered and lay rotting on the ground. Fruit land has already risen sharply in value, and we hope the report is true that one of our great railway corporations intends to clear land on Vancouver Island in order to make it available for fruit farming. The irrigating being done in the Okanagan valley, which is creating important acres suitable for fruit farming, must produce large results in the near future. The awards given at fruit exhibitions in England to the products of this valley are evidence of what can be accomplished as to quality.

UNITED STATES.

In Washington, Oregon, and California, the experience has been the same as in Western Canada, only on a much larger scale. Notwithstanding the disaster in San Francisco, the past year in the three States has exceeded 1905 in the volume of trade and in the profits realized. From each State we learn of continued increase of population, and that labor is still scarce; of building on a large scale, accompanied by unusual activity in real estate transactions, and what seem very high land values; of the discovery, more or less sudden, that the railway facilities of the country are quite inadequate; and of a shortage in cars and motive power which is nearly unbearable. The great industry of lumber has in all of the States reached proportions which would have seemed impossible a few years ago, and prices have risen to figures which must have a very important influence on the cost of building, no matter how keen the demand for office, store and house accommodation. While this is partly due to the rebuilding of San Francisco, the demand, whether locally, from the East, or from foreign countries, is far in advance of the supply. The fruit crop continues to increase, until in California it now brings into the State more money than any other branch of trade. We are told that there are in that State 30,000,000 fruit trees and 275,000 acres of vineyard in full bearing, besides nuts, olives, and small fruits. The income from this source for the past year is estimated at \$75,000,000. The crop of wheat was not so large, nor the price so good as in 1905. Hops were not so profitable, and the catch of salmon was unsatisfactory, but, nevertheless, all these products contributed their share to the general prosperity. The trade with the North, done mainly from Seattle, continues to grow rapidly. It is thought that somewhat more than 100,000 tons of merchandise were sent to Alaska last year, while the output of the Alaska and Yukon mines was over \$20,000,000. The value of the great variety of minerals taken from the earth in California in 1906 is nearly \$50,000,000, while the new fields for mining in Nevada, the trade of which is tributary to San Francisco, are attracting world-wide attention. Coastwise shipping is abnormally active, many new steam vessels are being built, especially for the trade from San Francisco southward, the freight rates between Puget Sound and San Francisco are more than double those of a year ago.

In April a terrible disaster by earthquake and fire came to San Francisco. We have already referred to our fortunate experience as a bank in escaping loss in connection with our loans in that city, and the story of the disaster has been told so often that we need not dwell upon it now, except to say that the city is being rapidly rebuilt, despite troublesome and costly labor conditions, and the high cost of materials.

We are told that 15,000 teams are employed in removing the debris, and that the expenditure on new buildings during the next three or four years will be about \$400,000,000. The temporary and permanent buildings already erected, or being erected, must represent about \$50,000,000, and whether the outside world does its share or not, San Francisco will be rapidly restored. Meantime, the most astonishing fact is that with such temporary buildings as have been possible, the city is doing a large and rapidly increasing trade. Its great trade with its own and with inland states, with the whole north coast, with Central America, the Hawaiian Islands, with Asia, Australia, and the rest of the world, remains, and that this trade has not been lost to any great extent is shown by the Clearing House returns. The returns for eleven months in 1905 ending 30th November, were \$1,667,372,636; for the same eleven months in 1906 they were \$1,795,131,485. They were larger in every month in the year except April, May, and June. The figures are, of course, somewhat swollen by payments for fire losses, but as they stand they indicate clearly that the main body of the city's former trade is still being done. The great fact exemplified by the disaster is that the vital features of a city are not its buildings, but its people, and the reasons industrial or otherwise, which have caused them to found a city in a particular place.

Throughout the United States business has been generally satisfactory. The wheat crop of 735,261,000 bushels is somewhat larger than in 1905, and one-third larger than in 1904. The Indian corn crop of 2,927,416,000 bushels, the barley crop of 178,917,000 bushels, and the oat crop of 964,904,000 bushels are all larger than the corresponding crops of either 1904 or 1905. The cotton crop at the end of November showed 11,233,000 bales, against 13,654,000 in 1905, and 10,402,000 in 1904. The latest Government estimate when all is marketed, however, is 12,500,000 bales. Bank clearings for the principal cities, for eleven months, show \$145,544,000,000, an increase of twelve per cent. over 1905. Almost every phase of industry has been active and prosperous. Speculation in stocks has been greater than in 1905, but bonds have been inactive owing to high rates for money. The disturbing factors are the same as in other countries which are active industrially—money and labor with which to continue to build are less plentiful than could be wished, and prices of many commodities are high. Iron, copper, lead and tin are all higher than a year ago. Beef, pork, lard, etc., are also higher. Wheat, flour, corn and cotton are lower. Lumber and all building materials have risen in price abnormally. The inability to move freight, amounting in some cities almost to paralysis, is attributed sometimes to lack of cars, and sometimes to lack of motive power, but sometimes to lack of trackage. Indeed it seems as if the great railroads in the United States will have to spend sums which are enormous even to them, in order to keep up with the business offering.

The motion for the adoption of the report was then put and carried.

An amendment to the by-laws, increasing the number of Directors from twelve to fourteen, was then passed, and the usual resolutions expressing the thanks of the shareholders to the President, Vice-President, and Directors, and also to the General Manager, Assistant General Manager, and other officers of the Bank, were unanimously carried. Upon motion the meeting proceeded to elect Directors for the coming year.

The meeting then adjourned. The scrutineers subsequently reported the following gentlemen to be elected as Directors for the ensuing year: Hon. George A. Cox, Robert Kilgour, M. Leggat, Jas. Crathern, John Hoskin, K.C., LL.D., J. W. Flavell, A. Kingman, Hon. L. Melvin-Jones, Frederic Nicholls, H. D. Warren, B. E. Walker, Hon. W. C. Edwards, Z. A. Lash, K.C., E. R. Wood.

At the meeting of the newly elected Board of Directors, held subsequently, Mr. B. E. Walker was elected President and Mr. Robert Kilgour Vice-President.

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When the food is imperfectly digested the full benefit is not derived from it by the body and the purpose of eating is defeated; no matter how good the food or how carefully adapted to the wants of the body it may be. Thus the dyspeptic often becomes thin, weak and debilitated, energy is lacking, brightness, snap and vim are lost, and in their place come dullness, lost appetite, depression and languor. It takes no great knowledge to know when one has indigestion, some of the following symptoms generally exist, viz.: constipation, sour stomach, variable appetite, headache, heartburn, gas in the stomach, etc.

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