### RACE RESULTS

### WOODBINE

First race, 6 furlongs, 3-year-olds and up, \$1,000 Charles Summy, 117 (Butwell), \$9.40, \$4.80, \$3.80, won; Who Cares, 109 (Rodriguez), \$4.40, \$3.30, 2nd; Skeer Face, 109 (Chiavetta), \$5.70, 3rd. Time, 1:14 1-5. Pretty Baby, Murphy, Brookcress, Guy also ran. Second race, Victoria Stakes, \$3,000 added, 2-year-olds, 5 furlongs—Baby Grand, 112 (Sande), \$3.30, out, won; Auntie May, 109 (Dishmon), out, 2nd; Jean Corey, 115 (Butwell), out, 3rd. Time, 1:02. Only three starters. No place betting.

Time, 1:02. Only three starters. No place betting.
Third race, Maple Leaf stacks, \$2,000 added, mile and a sixteenth—Ostara, 107 (Romanelli), \$3.00, \$2.40, out, won: Woodbine, 107 (Casey), 13.50, out, 2nd: Royal Red Bird, 107 (Richcreek), out, 3rd. Time, 1:53. Rose Richmond also ran. (No show betting.)
Fourth race, 5 furlongs, for 2 years—Ikey T., 112 (Rodriguez), \$4.20, \$2.50, \$2.30, won; Cahalan, 107 (Murphy), \$2.70, \$2.50, 2nd; Flying Ford, 103 (Clavers), \$2.90, 3rd. Time, 1:02 3-5. Rosceate, Critches and Royal Visitor also ran.

also ran.

Fifth race, Connaught Cup. \$3,000 added. 11-16 miles—Boniface, 134 (Sande), \$2.90, \$3.50, \$2.60, won; Romeo, 112 (Willis), \$7.00, \$3.50, 2nd; Uncle John, 115 (Heupel), \$3.00 3rd. Time. 1:48 3-5. Ladder of Light, Bencher, Easter Lily, Don Dodge, Antiphon and Old Pop also ran.

Sixth race, Helter Skelter, steeple-chase, about two miles—Filght Captain, 159 (Stretch), \$2.70, \$2.30, out, won; Kingstown Pier, 149 (Landry), \$2.90, out, 2nd; Morpeth, 142. (Mr. Little, out, 3rd. Time, 4:20 2-5. Lady Kee also ran.

Kee also ran.

Seventh race, 6 furlongs, 3-yearlolds and up, \$1.000—Britain's Ally, 116 and up, \$1.000—Britain's Ally, 116 (Princose), \$24.60, \$7.10. \$33.60. won: Bengali, 131 (Butwell), \$6.20, \$3.50, 2nd; Gallant Kitty, 117 (Rodriguez), \$3.50, 3rd. Time, 1:15 1-5. Silver Dawn, Pleasure Bent, Kama, Plymouth Rock, Corn Broom and Galway also ran.



(M. Garner), \$3.60, \$2.80, \$2.20, won; 115 (Garner), \$5.20, 3rd. Time, 1:48. Kiku, 100 (J. Callahan), \$3.60, \$2.50, Orenzoo, Dr. Rae, Lottery, Gordon second; Wickford, 106 (S. Wida), \$2.70, third. Time 1:45 3-5. Plenty, Herald, Captain Rees also ran.

Fourth race, Jacksonville, purse, claiming, purse \$1,200, for fillies, two-

First race, for three years and up, 5 (almins, purse \$1,200, for fillies, two furions—Squeeler, 113 (E. Pool), \$5,10, \$1,

### Again We Offer Rare Bargains In Bedroom Furniture

We are overstocked. We must unload a large quantity of our Bedroom Furniture at once, regardless of costs, to make room for incoming shipments. Here is an opportunity to save dollars.

Save 1-3 On This Ivory Vanity Dressing Table Triple mirror. Will you be the lucky one? A \$44

\$65 CHIFFONIER \$50 Quarter - cut oak, British plate mirror, full swell front; six drawers. Look this over.

Save \$67.75 On This Bedroom Suite Complete Suite on sale for

THIS DRESSER \$27 GOES AT ..... One only, three drawers,

British plate mirror. LADIES PRINCESS

DRESSER REDUCED \$15. Worth \$70; quarter-cut oak. plate mirror. To go at \$55

LOOK AT THIS!

**BRASS BED** On Sale Saturday For

Two-inch posts, ribbon-finish, full size. Only

**\$267** 

### WHILE THEY LAST! BEDROOM RUGS

MARKED TO CLEAR.

Here is where you save the luxury tax. Only a limited number on sale. Choice of patterns. \$11.50

\$13.00 Size 3x31/2 yards.

### a limited number to be sold. Size 3x3 yards. REFRIGERATOR TIME IS HERE

DON'T DELAY-SELECT YOURS TODAY. A SMALL DEPOSIT PUTS IT IN YOUR HOME AND BALANCE IN WEEKLY PAYMENTS.

We sell the famous Ham & Nott Refrigerators, and in all the years we have sold this make we have never had one complaint. Noted for its ice-saving qualities. One week's FREE supply of ice with each Refrigerator.

### Trafford Furniture

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**EXCURSION** FARES EVERY DAY. Season Now Open

THEODORE ROOSEVELT SAILS DAILY FOR CLEVELAND, COMMENCING MAY 30.

### L. & P. S. R. SPECIAL SERVICE

Wednesdays---Saturdays---Sundays (Pending Change of Timetable.)

LEAVE LONDON-6:20, 8:20, 10:20, a.m.; 1:20, 2:20, 3:20, 5:20, 6:20, 7:20 and 10:20 p.m. LEAVE PORT STANLEY-7:20, 9:20, 11:10 a.m.; 2:10, 4:10,5:10, 6:10, 8:10, 10 o'clock, 11:10 p.m. ALL TRAINS AFTER 10 A.M. OPERATE TO AND FROM BEACH TERMINAL.

**Bath House** Open Daily **Enjoy an Early Swim** 

L. & P. S. Cafeteria **Opening Sunday** 

**INCLINE** RAILWAY

Favorite Pleasure Resort of Western Ontario and Ohio Crowds

# FINANCIAL AND COMMERCIAL LIVE STOCK. East Buffalo, N.Y., May 28.—Cattle—Receipts, 250; steady. Calves—Receipts, 1,600; 75c higher, at \$6@16. Hogs—Receipts, 3,200; steady to 20c higher; heavy, \$15 50@15 65; mixed, \$15 65@15 85; yorkers, \$15 75@15 85; do. light, \$14 50@15 50; pigs, \$14@14 25; roughs, \$12 25@12 50; stags, \$7@9. Sheep and Lambs—Receipts, \$,00; lambs 50c higher; lambs, \$8@19; yearlings, \$10@15 50; wethers, \$12 50@13; ewes, \$11 50@12; mixed sheep, \$12@12 50.

Hay and Creamery Butter Both Lower in Price.

Several of the prices on the local market slumped slightly today. Hay which on Thursday was selling from \$28 to and 88%c respectively; July opened ½c lower at \$113. on Thursday was selling from \$28 to \$31 per ton is now selling at \$27 to \$30 per ton. Creamery butter quotations dropped from 62c to 60c, wholesale. Dairy butter is firm at 61 cents, retail per pound. Live hogs which on the previous day were bringing \$19.25 per cwt. are quoted at \$19.

Potatoes are firm in price.
During the past four days, 75 loads of hay have passed over the scales. As most of the buyers had secured, their supply by today, sales were slow.

Yes and 88% c respectively; July opened ½c lower at \$1 13.
July flax opened unchanged at \$4 63.
Chicago, May 28.—Opening: Corn—\$167; September, \$154½.
Chicago, May 28.—Active export demand for wheat brought about higher prices today in the corn market, not-withstanding bearish news regarding corn, European bids for wheat were said to be 7c a bushel higher than yearded your conditions, the fact

No quotations on wool are available as the market is very unsettled, but it is forecasted that the next prices given

out will be almost half of those of a year Grain, Per Cwt.-New York World.

115 (Garner), \$5.20, 3rd. Time, 1:48.
Orenzoo, Dr. Rae, Lottery, Gordon, Russell, Alhena, Waterford, Walter H.
Pearce also ran.

MONTREAL STOCK EXCHANGE.

Montreal, May 28.—Brompton was again the chief centre of attraction on the local exchange this morning. It

Cabbage plants, box. 35
Asparagus, dozen ... 1 00
Fruits— 

Butter, crocks, lb... 65 Eggs, strictly fresh. 50 Honey, extracted, 5-Butter, dairy lb rolls. 60 Butter, crocks, lb.... 63 Butter, dairy ib rolls. 60
Butter, crocks, lb... 63
Eggs, fresh, crate... 47
Poultry, Dressed, Retail—
Ducks, each... 1 25
Chickens, each... 1 80
Chickens, per lb... 38
Live Fowl—

Fat sows, cwt.....15 00 Small pigs, pair.... 8 00 Hogs, per cwt.....19 00 Dressed Meats— Dressed Meats—
Dressed hogs, cwt...26 00
Veal, per cwt....20 00
Beef, per cwt....14 00
Heifer beef, cwt...18 00
Mutton, per cwt...16 00
Lamb, per cwt...22 00
Rabbits, dressed, pair
Hides and Wool—
Cow hides, No. 1...20
Cow hides, No. 2...19
Cow hides, No. 3...18
Calf skins, No. 1...50
Calf skins, No. 2...45

Calf skins, No. 2... 45 to
Horse hides, each... 8 00 to
Kip, per lb.... 30 to
Lamb skins, each... 30 to
Sheep skins, each... 2 00
Wool, unwashed—
Kins per lb. 48 Fine, per lb..... 48 Coarse, per lb..... 35 FLOUR. TORONTO, May 27 .- Ontario Flour

Manitoba Flour-Government stand-Manitoba Flour-Government standard, in jute bags, prompt shipmen; Montreal-Toronto, \$14.85.

Millfeed-In carlots, delivered Montreal freights, bags included; bran, \$54 per ton; shorts, \$61 per ton; good feed flour, \$3.75@4 per bag; middlings, not guoted. MINNEAPOLIS, May 27.-Flour-25c higher; standard, carlots, per barrel, 98-lb. cotton sacks, family patents, Shipments-57,566 barrels.

MONTREAL, May 27.—Business in the flour market continues fairly ac-

The milifeed market was unchanged. Flour—Manitoba spring wheat, new standard, \$14.85@15.05. Coppers—
Anaconda Copper. 571/2
Chino Copper. 321/2
Inspiration 523/4
Miami Copper. 203/4
Utah Copper. 70
Oils— Rolled Oats-Per bag, 90 lbs., \$5.50 Bran-\$54.25.

Shorts—\$61.25.

NEW YORK, May 27.—Flour—Firm; spring clears. \$13.75@14.25; Kansas straights, \$13@14.50. Straights, \$13@14.50.

HAY.

TORONTO, May 27.—Hay—Baled, on track, Toronto, carlots; No. 1, \$30@31 per ton; No. 2 mixed, \$25 per ton.

Straw—In carlots, on track, Toronto; \$16@17 per ton.

Straw—In carlots, on track, Toronto; \$16@17 per ton.

16@17 per ton. MONTREAL, May 27.—The baled hay market was unchanged today. Hay—No. 2, per ton, carlots, \$31 @32. NEW YORK, May 27.—Hay—Weak; No. 1, \$2.40@2.50; No. 2, \$2.20@2.30; No. 3, \$1.95@2.10; shipping, \$1.75@1.90.

C Car... 50 do pfd. 99 Cement. 65¼ do pfd. 95 C Fdry.230 C S L.. 74 do pfd. 83 CGElec.103½ Banks, etc Com'rce.189 92 Hamil'n.192 Imperial.194 Merch...198 Molsons.191 102 Montr'1...209 Royal..... Stand....216

### Toronto.186 Union..155 C Land.144 200 C Perm.175 Col Inv 70 251; 140 24 Smelters 261/2 Con Gas. 144 Cr Res.. 27 Cr Nest. 55 L Bank.145

Detroit..105

Dome .1100 Canners 60 do pfd. 88

DSCorp. 65% Dom Tel. 91 Duluth.. 20

do pfd. 981/4 Monarch ... do pfd. 78 N S Car. 5

NSSteel .. P Burt.. 34 do pfd. 84 Penman.122 P Hope. 30 do pfd. 72

do pid. 72 Pt Rico . . . Quebec.. 25½ Riordon.176 Rogers.. 65 Russell.. 82 do pfd. 87 Spanish 94

In Pet..4100 3950

Larose., 42 40 C Bread.
Mackay, 74 73 C S L.,
co pfd. 67½ 65½ C Loco..
M Leaf.... 150 Canners.

And Refreshment Booths Now in

Montreal Man Gains Fifteen Pounds on Three Bottles of Tanlac-Feels Fine Now.

Fullum street, Montreal, Que., while discussing the medicine with some Rochen, who has been an iron founder ployed by Miller Brothers, and is popu-

"I have the best of reasons," he connot taken it I doubt if I could have remained on the company's payroll much longer. I had been suffering from indiand was in an awful rundown condition I was actually so weak that at times said to be 7c a bushel higher than yesterday. Under such conditions, the fact that the supply of railway cars in the corn belt showed an increase and that country loadings of corn were larger, had only a transient depressing influence. Opening corn prices, which ranged from 3c to 13c lower, with July at \$167@167%, and September at \$154½@155½, were followed by a rapid upturn that carried July and September sharply above vesterday's finish. Oats hardened with corn. After opening unchanged to %c lower, including July at 89%c, the market sagged a little further, and then scored someing of and advance. night, and I always felt more tired in the mornings than when I went to bed. My kidneys bothered me a great deal, and there was a constant nagging, twitching pain in the small of my back. WALL STREET.

New York, May 28—Wall Street, 10:30 and there was a sour, sickening taste My complexion was greenish looking, in my mouth all the time.

a.m.—Leading issues extended recent gains at the opening of today's stock market. Reports that further gold im-ports are impending, and favorable "Tanlac was recommended to me by a druggist and the results have been far beyond my expectations. I now get up crop prospects were among the encouraging factors. Steels, equipments and olls were the outstanding features, but leather and food specialties also strengthened with rails, notably Reading, Atchison and New Haven. There in the mornings, after sleeping good and sound all night, feeling rested cheerful and happy, and can work the entire day without pain or inconvenience. My kidneys have stopped botherwere no indications of any unsettle-ment in the money market over the ing me, and the pains have disappeared week-end.

Noon.—An unusual variety of stocks participated in the further rise of the morning. Steels, equipments and oils continued to lead the way, with shipfrom my back entirely. My appetite is fine and my stomach is in such good condition that I can eat just anything without feeling a touch of indigestion. I have just finished my third bottle of pings, motors, utilities, coppers and food specialties. Extreme gains of 2 to 4 points were made by Mexican Petroleum, American Car, Haskell & Barker, Stromberg, United Fruit and People's Gas. Union Pacific, Great Norhern and New York Central were foremost among the stronger rails, the Tanlac and have already gained fifteen pounds in weight. It is doing me so much good that I wouldn't think of being without it, and, to avoid missing a dose. I always carry a bottle in my dinnerpail to the foundry every day. After Norhern and New York Central were foremost among the stronger rails, the cheaper transportations also improving. Prices eased irregularly before noon, when trading became dull. Liberty bonds showed no material change, but rates on London reacted slightly.

1:30 p.m.—Dealings were at low ebd during the intermediate secsion, the small extendence of mambars on the getting such wonderful results I could not do otherwise than praise Tanlac." Tanlac is sold in London by Standard

	ates on London reacted slightly.		agency in every town.
d s fi	1:30 p.m.—Dealings were at low turing the intermediate secsion, mall attendance of members on loor of the exchange reflecting market's pre-holiday tone. Motor idalties were the centre of interstromberg and Bosch Magneto exteng their gains of the morning.  NEW YORK.	the the spe- rest.	LONDON STOCK EXCHANGE. London, May 28.—Closing prices to- day were: British 5 per cent loan
	Jones, Easton, McCallum Compa	anv.	Chesapeake & Ohio
b	rokers, Royal Bank Building, re		Chicago Great Western 9 Chicago, Milwaukee & St. Paul 40
	luctuations in New York stocks for	The	De Beers
A	dvertiser as follows:		Denver & Rio Grande 71/2
1	New York, May 2	28.	Erie, com
1	Trunk Lines and		Erie. 1st pfd
1	Grangers— Open. High. Low. 1		Grand Trunk 5%
	Saltimore & Ohio. 31% 32% 31% Srie, com 1134 11% 1134		Illinois Central
	Freat Northern 36	11%	Louisville & Nashville125
		293%	Missouri, Kansas & Texas 81/2
		6914	New York Central 86
F		36	Norfolk & Western112
IS	t. Paul 33 33 321/2	321/2	Ontario & Western 22
	Pacifics and		Rand Mines
	Southerns-		Reading Railway105
A	tchison, com 80 801/2 797/8	8016	Southern Railway
C	anadian Pacific. 1161/4 1173/4 1161/4 1	1734	Southern Pacific
F	risco Railway 241/2 243/4 243/8	24%	PROFESSIONAL CARDS
	ansas & Texas 5%		
I A		243/4	GARDEN PARTY SPECIALS-IMPER-
10		741/8	IAL Male Quartet, Elite Ladies'
		9434	Quartet, Imperial Concert Orchestra.
T		221/4	Address Imperial Concert Bureau, 426
1	Coalers_	16%	Hamilton Road. Phone 1798.
10	thon & Obla to to rot		TONY VITA'S ITALIAN HARPERS.

Coalers—Ches, & Ohio... 53
Lehigh Valley... 41½
Reading Railway 84
Industrials—

Am. Beet Sugar. 91

Corn Products. 944 Distillers 654 General Motors. 28

General Motors... 28 Goodrich Rubber. 62 G. Northern Ore... 36 Inter. Paper... 72 Inter. Nickel... 1814

Am. Smelters ..

72½ 70% 18½ 18

711/2 70

191% 193

230 214

1531/2

134

L & C..128 N Trust. ..

Ontario. .. do 20%.105

T Mort. .. UTrusts ... Ames... 88 C Bread. 99 C S L.. 79%

C Loco.. 93 Canners. 52

Elec Dev 91

Quebec.. 67 Rio Jan. . .

Sterling ... S Paulo 79 Spanish ...

Spanish ... Stl Can. 97 War Loan, 1925... 95 1931... 93 1937... 95%

1931... 1937... Victory, 1922... 99 1923... 99 1923... 99 1923... 99 1923... 99 1923... 99 1923... 99 1923... 99

Ontario.

Penman. 90 P Rico.. 871/2

PROFESSIONAL CARDS GARDEN PARTY SPECIALS-IMPER-TONY VITA'S ITALIAN HARPERS, 122 Queen's avenue. Music furnished for parties, balls, banquets. Phone 1265.

KEKOA'S HAWAIIAN GLEE CLUB-American Can. 135% 136½ 135% 135% American Hide. 93% Am. Locomotive. 96½ 97% 96½ 96% American Sugar. 127 Hawaiian singers, Orient dancers, latest hits and melodies of the Paradise Isles. Special rates for church concerts and garden parties. Studio, 425 Richmond street. Phone 7949.

GEORGE C. LETHBRIDGE, ORGAN-ST First Presbyterian, pupil of C.
M. Widor, Paris France. French
school organ, piano, vocal, theory. 290
Princess. Phone 5214. Engagements
accepted. Am. Tel. & Tel. 93½
American Wool. 97% 97½ 96¾ 97½
Atlantic-Gulf 163½ 164 163½ 163½
Baldwin Loco 115% 116 113¾ 114½
Central Leather 65¾ 66 65½ 65½
Corn Products 94¼ 95% 94½ 94½
Distillers 65¼ 65¼ 65¼ 63% 64½
General Motors 28
Goodrich Rubber 62 A. LOUIS CHRISTIANI, TENOR-EN-GAGEMENTS. 318 Emery street. Phone 7696. 2xv CAN YOU DANCE?-LEARN NOW-

Lessons any time. Expert instructors. Rapid teaching. Value for your money. Call or phone for appointment. Dayton & McCormick. GEORGE A. STEER, ENTERTAINER
-Address 245 Richmond. Phone 3956. CHORUS GIRLS IN DEMAND— Learn quickly. Classes limited to ten. Makeup taught. Positions pro-cured. Waltz, two-step, etc., also taught. Phone 7773. 5814 571/2 573/4 323/4 323/2 323/4 533/6 523/4 533/6

PERCY QUINTON LING, CONCERT baritone, choir director Wellington Street Methodist Church. Splendid concert repertoire. Other artists sup-plied. 86 Askin street. Phone 5096. NORA LITTLE, VOCAL INSTRUC-

MACDONALD'S LONDON JUVENILE Pipe Band and Concert Company— Greatest attraction in America. None equal in dancers, singers, pipers, readers. Booker, G. W. Stark, 398 Adelaide street. London. Phone 2130. Adelaide street. London. Phone 2130.

BRUNSWICK TRIO, "THE HARMONY Boys"—Bigger and better this
season. Everything new. Comedy
Jazz orchestra; "Jock" Ballantyne,
Scotch comedian; Violet Gilmore,
"Canada's Child Wonder"; 100 engagements last year. "Best in Ontario." Write now for circulars.
Booking fast. W. Spence, manager,
Napier street. Phone. SAM MUNRO, JUVENILE HARRY Lauder; Dorothy Munro, child enter-tainer. A feature on any program. 101 Waterloo street. Phone 3199.

ALICE DUNBAR, CANADA'S greatest comedian, and Henderson's Juvenile Kiltie Band, expert dancers, musicians, strongest features in Canada, Address Henderson Amusement Exchange, London, Phone 2670. CHIROPRACTIC

## A. W. MACFIE, DOMINION SAVINGS Building, Chiropractic and electrical treatments. Phone 4710. Residence 5710.

SURVEYORS F. W. FARNCOMB, CIVIL ENGINEER, surveyor. Room 307, Dominion Sav-ings. Phone 552.

WORK WANTED ELDERLY MAN, EXPERIENCED gardener, wants lawns, flowers, veget-ables or grading; references; by day, hour or job. C. Fautley, 106 Clarence

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Bank statements prepared. Phone

FOR ALL KINDS CARPENTRY, TRY Watson & Holms, Store fixtures and fronts a specialty. Phone 6518, Shop, 789 Adelaide. WE CLEAN OLD WALL PAPER like new, no dust, no dirt. American Wall Paper Cleaners. Phone 2337. HOUSES RAISED, MOVED AND foundation put under, cement work and bricklaying. H. Jackson Grace, 252 Grey street.

# Imperial Bank of Canada

Forty-fifth Annual Meeting of the Shareholders

The forty-fifth Annual General Meeting of the Imperial Bank of Canada was held in pursuance of the terms of the Charter at the Head Office in Toronto on Wednesday, 26th May, 1920, at 12 noon.

THE REPORT. The Directors have pleasure in presenting to the Shareholders the forty-fifth Annual Report and Balance Sheet of the affairs of the Bank as on 30th April, all call me 'Tanlac,' for I am all the Annual Report and Balance Sheet of the affairs of the Bank as on 30th April, time praising it for what it has done for me," remarked Ovila Rochen, 429 of the operations for the year.

> The balance at credit of Profit and Loss Account brought forward Net profits for the year, after deducting charges of management, auditors' fees and interest due depositors, and after making provision for bad and doubtful debts and for rebate on bills under discount, amounted to

> \$2,244,778 04 During the year Branches of the Bank have been opened at the following ints, in addition to those referred to in last year's Report:
>
> IN ALBERTA—Benalto, Bittern Lake, Cherhill; Edmonton: 124th Street, Norwood Boulevard; Griffin Creek, Gwynne, Lousana, Robinson's Crossing,

Dominion Government Taxes 125,000 00
Balance of Account carried forward 1,062,278 04

IN BRITISH COLUMBIA-Creston, Michel. IN MANITOBA-MacGregor; Winnipeg-Portage aand Colony Street.
IN ONTARIO-Toronto: Kingston Road and Balsam Avenue, Monarch Park Avenue and Danforth; Avon, Crampton, Hawkesbury, Hearst, Hilton, Mount Elgin; St. Thomas: Ross and Wellington Streets; Schomberg, Stamford, Sioux Lookout, Verschoyle, Walkerville.

IN SASKATCHEWAN—Cando, Edgeley, Foam Lake, Handel, Lebret,

Phippen, Yorkton. The following Branches have been closed: IN ALBERTA—Robinson's Crossing, Rockfort. IN BRITISH COLUMBIA—Kimberley.

IN ONTARIO-Mount Elgin. It is with deep regret that your Directors have to record the death during the year of Mr. William Ramsay, who was one of the original founders of the Bank and a Director since its inception; also of Mr. Elias Rogers, who has been Director since 1897 and Vice-President since 1914. The vacancy in the Vice-Presidency has been filled by the appointment of Dr. W. H. Merritt.

The vacancies on the Board have not been filled, and a Bylaw reducing the number of Directors to ten, with power to increase the number to twelve, will be submitted to you. Mr. A. E. Phipps, who has been in the service of the Bank since 1891, and

has until recently been Superintendent of Branches, has been appointed to the position of Assistant General Manager. The Auditors appointed by you have made their examinations as required by the Bank Act, and their Report and Certificate is appended to the Balance

Sheet. They offer themselves for reappointment. The Head Office and Branches have also been carefully inspected during the year in accordance with the usual The Directors again desire to testify to the satisfactory manner in which the Officers of the Bank have discharged their respective duties.

PELEG HOWLAND.

All of which is respectfully submitted. LIABILITIES. \$25,107,537 14 Acceptances under Letters of Credit (as per contra).. 498,400 00 1.293,461 06 8,842,278 04 \$128,274,168 19

THE PART IN ASSETS. Current Coin held by the Bank......\$2,647,154 62 ARDEN PARTIES THE LADIES' LAL Male Quartet, Elite Ladies' Deposit in the Central Gold Reserves

Quartet, Imperial Concert Orchestra. Deposit with the Minister for the purposes of the Circulation Fund.

Notes of other Banks

Cheques on other Banks 530,015 89

Balances due by other Banks in Canada.

Due from Banks and Banking Correspondents in the United King-Due from Banks and Banking Correspondents elsewhere than in Canada and the United Kingdom ..... Dominion and Provincial Government Securities, not exceeding market value ..... Loans to Cities, Towns, Municipalities and School

Canada on Bonds, Debentures and Stocks..... 12.175.811 06 Other Current Loans and Discounts in Canada (less rebate of interest)....Liabilities of Customers under Letters of Credit (as per contra)... 60.452.943 43 Overdue debts (estimated loss provided for)..... Real Estate (other than Bank premises). Mortgages on Real Estate sold by the Bank. Bank premises, at not more than cost, less amounts written off ... Other Assets, not included in the foregoing.....

PELEG HOWLAND, W. MOFFAT.

AUDITORS' REPORT TO SHAREHOLDERS. We have compared the above Balance Sheet with the books and accounts at the chief office of the Imperial Bank of Canada, and with the certified returns received from its branches, and after checking the cash and verifying the securities at the chief office and certain of the principal branches on the 30th April. 1920, we certify that in our opinion such Balance Sheet exhibits a true and correct view of the Bank's affairs, according to the best of our information, the explanations given to us and as shown by the books of the Bank,

In addition to the examinations mentioned, the cash and securities chief office and certain of the principal branches were checked and verified by us during the year, and found to be in accord with the books of the Bank. tion and explanations required have been given to us, and transactions of the Bank which have come under our notice have in our opini been within the powers of the Bank.

G. T. CLARKSON, F.C.A. R. J. DILWORTH, F.C.A. Of Clarkson, Gordon & Dilwor

The customary motions were made and carried unanimously Mr. G. T. Clarkson, F.C.A., Toronto, and Mr. R. J. Dilworth, F.C.A., Toront ere appointed Auditors of the Bank for the ensuing year. The Scrutineers appointed at the meeting reported the following Shareholders duly elected Directors for the ensuing year: Mr. Peleg Howland, William Hamilton Merritt, M.D. (St. Catharines), Sir William Gage, Sir James Aikins, K.C. (Winnipeg), John Northway, J. F. Michie, Sir James Woods, E. Hay, Frank A Rolph, R. S. Waldie.

At a subsequent meeting of the Directors, Mr. Peleg Howland was re-elected President, and Dr. W. H. Merritt Vice-President for the ensuing year. PELEG HOWLAND, W. MOFFAT President

LEGAL CARDS LEGAL CARDS TENNENT & TENNENT, BARRIS-TERS, solicitors, notaries public. Money to loan. 78 Dundas. D. H. Tennent; Gordon H. Tennent. MAJOR G. N. WEEKES (RETURNED)
has resumed his law practice. Office:
Huron & Erie Building. Market
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