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IMPROVEMENT ONLY MATTER OF TIME.

World Office, Wednesday Evening, Jan. 27.

A plethora of money here and at other large centres is showing itself in the demand for bonds and some of the higher grade investment stocks. The demand for Rio bonds at the Toronto exchange to-day was only explainable in this way. Speculation is being delayed in favor of this class of buying for the time being, but this is viewed as only the precursor of a speculative demand. The Toronto exchange had a decidedly firm undertone in to-day's business and further improvement in prices is only a matter of time. HERBERT H. BALL.

NO SPECULATIVE INTEREST AT THE TORONTO EXCHANGE

Bonds and Investment Issues Sought After-Wall Street Market Still One of Specialty Operations.

There was no increase in speculative usiness at the Toronto Exchange today. Prices generally ruled at about erday's quotations, with transacs at nominal prices. The only feare of to-day's business was the deand for Rio bonds, of which nearly 000 changed hands.

The two South Americans were dull, ut rather free selling of Sao Paulo, ich was taken without much effect the prices. B. C. Packers preferred s dealt in for the first time for up-

Bank and other investment shares ere steadily firm and a sale of Bank Nova Scotia was made at the fveint advance.

The market, the exceedingly dull, is a strong position and there is little tock offering at the present time. Wall Street Pointers.

Steel earnings for December quarter, \$23,150,000; earnings for full year on common stock, about 4 per cent. depreciation, charges lower and unfilled tonnage only increased 180,000 tons, to 3,-603,527 tons, which is disappointing.

Joseph says: There will be good support given to St. Paul, Pennsylvania and B. & O. Buy these conservatively. Consolidated Gas is preaching "poor mouth." Only buy for turns on ales American Beet Sugar is certainly good. Buy Wabashes and B.R.T. . .

Specialty improvement should continue in the stock market. Weakness induced in the best issues by raids on stocks should be embraced as affording buying opportunities. During the professional dulness small returns ought to appeal to daily operators Southern Pacific is in line for improvement with a good December state-ment near. St. Paul may be put higher any time, U. S. Steel should do bet-ter on the statement, altho the Tennessee Coal senate investigation now eing brought forward may check it a We believe Pennsylvania a purchase on all reactions.-Financial Bureau.

The Steel Corporation report was about what had been expected, altho tonnage was an agreeable surprise to some. We cannot, however, see any some. We cannot, however, see any inducement to go long of Steel stocks at these figures, with prices being cut deeper than ever in the steel trade and some tariff reduction a certainty. Atchison's statement should be worth Atchison's statement should be worth before advance, and this issue, Ballows in the steel trade and some tariff reduction a certainty. Atchison's statement should be worth steel announcement by Chairman Stevens of the public service commission that the decision in the Erie bond case is held up, pending the receipt of timore, Pennsylvania, Illinois Central case is held up, pending the receipt of and the Hill stocks are worth buying certain data from the company. The on even moderate reactions. Missouri market all this week has shown its pacific's earnings are most gratifying ability to cut loose from unfavorable would keep long also of Western Mary! Mitchell: land, which is nearing favorable re-We expect to see the market continue to display irregularity and would sell on the bulges for turns Union Pacific, Reading and St.

Paul. Gas is liable to be under fur-Other pressure.

Gold for Argentine. NEW YORK, Jan. 27.—One million lollars in gold coin was shipped today to Buenos Ayres for use in the Argentine Republic. The senders are Goldman, Sachs & Co., and Muller. Schall & Co., who are sending \$500,000 each. This makes a total of \$1,750,000 in gold shipped to Argentina during an open weeks. It is understood that the transactions were for London ac

(Canadian Associated Press Cable.) ket, and attracted favorable attention ket, and attracted favorable attention from the press and otherwise. It was underwritten, as is the universal practice, excepting only in the case of imperial government issues. The result for that about 59 per cent. of the loan is that about 59 per cent. of the loan extends the state of the loan is that about 59 per cent. of the loan extends the state of the loan extends the loan exten sfrom the press and otherwise. It was

is taken by the underwriters and about 41 per cent. by the general public.

The outcome, it is stated, is fully up to the expectations of the underwriters,

The offer of the bonds in small amounts down to f10 attracted general attention and satisfactory results, considering that it is a new departure, there having been no less than 2600 subscriptions by the public, including many under £100.

Hon. Mr. Flelding has been most highly complimented by the press uron the lead he has taken in oil the grant small investors an opportunity to invest.

On the other hand, the most distribution of securities by Canada is regarded by Flelding and the financial agents as a gratifying feature in securing a broadened market for future issues.

M.S. P. & S.S.M.

Niagara Nav. 126 126

Nipissing Mines .10.50 10.00 90 100 99

Northern Nav. 160 99 100 99

No. S. Steel com ... 57 ... 57½

Oglivie Flour com ... 177½ 117 117½ 117

do. preferred ... 1119 121 111

Sao Paulo Tram ... 155 154

Shredded Wheat com 30% 30% 30% 30½ 30

do. preferred ... 98¼ ... 98½ ...

St. L. & C. Nav ... 116 114 116 114

Tor. Elec. Light ... 132½ ...

Toronto Rallway ... 113

Toronto Rallway ... 155 158

Winnipeg Rallway ... 158 156 158

Commerce ... 178 176 177 175

NORTHERN NAVIGATION.

Annual Meeting Held and Statement of Earnings Presented.

The annual meeting of the shareholders of the Northern Navigation Company took place Tuesday afternoon. There was a large attendance of shareholders, who expressed themselves as much placed with the state of the shareholders. 603,527 tons, which is disappointing.

Consolidated Gas appeals to U. S. Supreme Court on 80-cent gas, alleging confiscation.

Consolidated Gas appeals to U. S. Supreme Court on 80-cent gas, alleging confiscation.

Consolidated Gas appeals to U. S. Suppreme Court on 80-cent gas, alleging confiscation.

The net earnings from the boats and other incidentals for the year were stored to the year stored to the year stored to the year stored to the credit of profit and loss account. The percentage of expenses to gross earnings was somewhat in excess of the year 1906-07, but much below that of 1903-04.

With the large grain crop of last year, and the re-establishment of confidence in the west, it is expected that the year's business.

Dominion Sav.

Colonial Invest.

Dominion Sav.

Colonial Invest.

Dominion Sav.

Torout the year's business.

Dominion Sav.

Torout the year's business.

The net earnings from the boats and other were the year stored to year stored

made to the fleet of ships this winter.

The old board of directors were reelected. After the meeting of the
shareholders, the directors met and
elected W. J. Sheppard, president; H.
Y. Telfer, vice-president, and C. E.
Stephens, secretary-treasurer.

On Wall Street.

Charles Head & Co. to R. R. Bon-

The market to-day has shown a better tone and has every appearance of grounding on bottom. The Gould stocks displayed conspicuous strength. Den-ver, Texas, Missouri Pacific and Wabashes all advanced; this was due, it is believed, not so much to the Gould connection as to the belief that the properties would change to other hands.
The election of Mr. Harriman to the New York Central board fulfilled earlier prophecies and advanced the stock; it also had good effect on Union Pacific and Southern Pacific. The outlook is for a broadening speculation in the control of for a broadening speculation in the railroads, and the cheaper properties 200. 652 offer good speculative possibilities.

Erickson Perkins & Co. wired J. G.
Beaty, 14 West King-street, as follows:
Stocks closed featureless, but firm, as a rule, with the Harriman stocks leading. The important possible stocks closed featureless for the firm as a rule, with the Harriman stocks leading. The important possible stocks for the firm as a rule for the fir and are rapidly increasing the intrin- factors. We look for a narrow trading sic value of this stock, which with market for some days yet. Buy only dividend talk is in a position to be ad-

Ennis & Stoppani wired to J. L. The market displayed activity and strength in various low-priced issues, with leading stocks usually active, movwith leading stocks usually active, moving generally within a narrow range.

London sold several thousand shares on balance, reporting consols heavy, the Russian loan at 1-4 per cent, distinguished by the Russi ount, and copper and silver lower. Rio Tracy & Co., members of the New Soo York Stock Exchange, wired A. J. Pat- Montreal Street Ry ison & Co. as follows:
We continue optimistic as to the future of the market, and we continue to advise the purchase of stocks on

the setbacks. Foreign Exchange. Glazebrook & Cronyn, Janes Building (Tel. Main 7517), tc-day report exchange rates as follows:

Buyers. Sellers. Counter N. Y. funds.... 1-64 dis. par. 1/4 to V

STERLING BANK OF CANADA

DIVIDEND NO. 8. Notice is hereby given that a dividend of one and one-quarter per cent. (1 1-4 per cent.) for the quarter ending 30th January, instant (being at the rate of five per cent. (5 per cent.) per annum on the paid-up Capital Stock of the Bank, has been declared, and that the same will be payable at the Head Office and Branches of the Bank on and after the 15th day of February next. The Transfer Books will be closed from the 20th January to the 30th January, both days inclusive.

Toronto, 12th January, 1909.

General Manager.

PAYS SPECIAL ATTENTION TO SAVINGS ACCOUNTS 246

-Navigation.-

Commerce 178 176 Dominion 244

100 @ 154% 100 @ 154% 155 @ 154%

Mex. Tram. 25 @ 13834

N.S. Steel. 5 @ 571/2

z\$10,000 @ 90% z\$500 @ 90% z\$2000 @ 90%

Hamilton

Standard. 48 @ 240

Mex. L.P. 100 @ 82½

*Preferred. zBonds.

Canadian Pacific Ry.

Ogilvie Milling Nova Scotia S. & C.

Dominio 2014.

1000 at 95

Shawinigan-20 at 99

Packers preferred. A..

Illinois Traction preferred—25 at 941/2, 2 5, 10 at 94.

Dominion Textile—25, 25 at 66. Penman—10, 15, 25 at 514, 25 at 514, Montreal Cotton—5, 8 at 1224, Dominion Iron & Steel—10, 100, 25,

Mackay preferred—50 at 70.

Montreal Heat, Light & Power—12, 5, 0 at 1.16.

Dom. Cotton bonds—\$5000, \$500 at 100.

C.P.R.—25, 25 at 1.72½, 50 at 1.73, 25 at 1.73%.

N. S. Stree & Control of the Control

Coronto Street Railway-20 at 113 50 at

Shawlingan—20 at 39.

Canadian Converters—25, 100, 25, 25 at 15¾, 50, 25, 25 at 45¼.

Bank of Commerce—25 at 177½.

Dom. Iron & Steel pref.—5, 10 at 73.

Lake of the Woods—5 at 103½.

Oglivie Milling—25, 25, 50 at 116¾, 25, 25, 37, 32 at 117

Mex. Power & Light bonds-\$5000 at 8914 Rio bonds—\$4000 at 90. Crown Reserve—50, 500, 270, 500, 500, 500, 1.59, 100 at 2.74 (thirty days). Ogilvie Milling bonds—\$1000 at 106%.

N. S. Steel preferred-2, 2 at 118. Mexican L. & P.-50, 50, 50 at

Tri-City preferred—15 at 84%.
Penman preferred—25 at 76%, 25 at 77.

85 @ •25 @

Tor. Ry.

1 @ 240

209

loan 1% per cent. Call money at Toronto, Quebec Railway-50, 25, 25, 25 at 38½, 25, 00, 50 at 39.

Montreal Heat, Light & Power-6 at 116, 113%. Quebec Railway-50 at 381/2. t 45'4, 5 at 45.

Montreal Power bonds—\$2000 at 100.

Penman—50 at 51'4, 50, 25, 75 at 51.

Crown Reserve—25, 25 at 2.70.

Mexican Power & Light—100 at 82%.

Reddick-500 at 17. Dominion Coal-5 at 59, 50 at 58½. C. P. R.-75 at 173¼.

New York Stocks.

Erickson Perkins, 14 West Klug-street, reported the following fluctuations on the New York market to-day:

do. preferre do. bonds ... Union Pacific Westinghouse

London Stock Market. do, preferred
Battimore & Ohio
Canadian Pacifie
Chesapeake & Ohio
Great Western St. Paul St. Paul 164
Denver & Rio Grande 394
Kansas & Texas 444
Louisville & Nashville 1274 do. 1st preferred....
do. 2nd preferred
Grand Trunk
N. & W. common ... do. preferred
Ontario & Western ...
New York Central ...
U. S. Steel common do. preferred ...
Wabash Com. 10 @ 1761/2 nnsylvania

Southern Railway ...
do. preferred ...
Southern Pacific ...
Union Pacific ...
do. preferred ... Price of Oil.

PITTSBURG, Pa., Jan. 27.—Oil closed at \$1.78.

TTSBURG, Pa., Jan.

New York Cotton.

Erickson, Perkins & Co., 14 West Kingstreet, reported following closing prices:

Open. High. Low. Close.

9,74 9.44 9.60 9.6

9,70 9,70 9,70 9,54 9

9,53 9,53 9,53 9,43

9,44 9,30

9,44 9,30

9,47 Spot cotton closed quiet, 10 points low er. Middling uplands, 9.90; do., guli 10.15. No sales.

New York Metal Market. Pig iron, steady. Copper, weak; lake, \$14 to \$14.12½. Lead. dull. Tin. dull; Straits, \$27.50 to \$27.75. Spelter, dull; domestic, \$5.05 to \$5.10.

LUTHERANS' SCHOOL PROBLEM Parents in Court of Children Who At-

BERLIN, Ont., Jan. 27 .- (Special.)-The Lutheran Conference, in session here, moved to-day toward getting wider edu cational liberties for Lutheran children A committee, including Valentine Stock, M.L.A., has charge of the campaign.

This action is the result of an arraignment of children of a local Lutheran parishioner in the police court for infringement of the school regulations by attending St. Paul's Lutheran Confirmation School in public school hours.

BONDS FOR INVESTMENT

HIGH-GRADE CORPORA-TION BONDS, YIELDING 6 per cent. FULL PAR-TICULARS ON REQUEST.

A. E. AMES & CO., Ltd. 7 KING ST. EAST, TORONTO.

Chairman Mabse of Railway Board Suggests Govt. Fund-Hamilton and Welland Cases.

The Dominion Railway Commission, in a letter addressed to the minister of railways, are of the opinion that the enormous sum of money which is required to provide for the protection of the public at these highway crosssings is larger than the railway companies alone can be expected to subscribe. Presumably the municipalities would be willing to bear a portion of the expense, but the railway commissioners think that the Dominion and provincial governments should also establish funds which may be trawn upon for this purpose.

on for this purpose.

They suggest that legislation should be passed by the Dominion Parliament and the provincial legislatures for this purpose and the proposal will, no doubt, be brought before the house of commons during the present Sesdoubt, be brought perore the nous-of commons during the present ses-

It is in evidence before the railway commission that Chas. M. Hays has expressed the willingness of the Grand Trunk Railway to pay one-half the cost of protecting all highway crossings on its system that may be considered dangerous.

The commission yesterday opened a session in the city hall, when Chairman Mabee ordered the T. H. & B. and C. P. Railways to file plans with the railway board for a wooden bridge over their tracks on Garthestreet Ham-

the railway board for a wooden bridge over their tracks on Garth-street.Hamilton, to eliminate a level crossing.

The distribution of cost was allowed to stand in abeyance, the commissionto stand in abeyance, the commissionthe railway board for a wooden bridge over the commission of the commissi

was left in the hands of the board's engineer. The two companies were in-structed to submit plans on the com-

Arthur and westward, is under the jurisdiction of Assistant Commissioner nipeg as inspector. Dr. Mills will look after British Columbia, assisted by Inspector M. J. McCaul. Railway affairs in the City of Montreal will be look-ed after by Commissioner Scott.

FINANCIAL PANIC HAD BAD EFFECT ON LIFE INSURANCE.

At the sixth annual meeting of the Sovereign Life Assurance Company held yesterday it was reported that the results for the past year were most gratifying. The showing in regard to the death rate in 1908 was but 49 per cent of the

expected mortality.

The report of President Addison Hoover said in part: "The financial disturbances existing thruout the entire country during the year just closed have had a very marked effect upon the business of life assurance. The cost

sought as can be accepted without in-terfering with a gradual increase in the amount saved for surplus out of the expense margin of premiums."

Cut the coupon from page three and enter your haby for one of the sixty odd prizes in the Borden's Baby Con-test. Any child up to three years old is eligible. NEW YORK, Jan. 27.—The opinion of Capt. Thomas Fenion of the whale-back steamer City of Everett, that he could have towed the steamer Republication of the whale-back steamer City of Everett, that he could have towed the steamer Republication of the whale-back steamer City of Everett, that he could have towed the steamer Republication of the whale-back steamer City of Everett, that he could have a place where the could have been steamer as a secret. NIAGARA FALLS, N. Y., Jan. 27.—Emmet White, aged 32 years, died to approximate the could have been secret.

It is in evidence before the railway

"The country is at white heat over

commissioner is announced.
Ontario, with the exception of Port

five men under arrest.

the level crossings question," said Chairman Mabee when the Town of Welland applied for an order to com-pel the T. H. & B. and the M. C. Railways to protect their level crossing in

that town.

The applicants claimed that four trains passed thru daily at 40 miles per hour, and the railway companies admitted that the crossing was dangerous, but objected to standing the whole cost of installing gates.

Why Shouldn't Town Help t

Wm. German, M.P., on behalf of the municipality, insisted that the railways

purisdiction of Assistant Commissioner D'Arcy Scott, assisted by Inspectors Ogilvie and Clarke. Hon. M. E. Bernier Will have charge of Quebec and the Maritime Provinces, and will be assisted by Inspector G. C. Lalonde, Mianitoba and Saskatchewan and that portion of Ontario west of Port Arthur will be in charge of Commissioner B. J. McLean, with W. S. Blythe of Winnipeg as inspector Dr. Mille will believe

the business of life assurance. The cost of new business has not only increased considerably, but has been very difficult to obtain. These conditions are so well known to every person connected with business life that it is unnecessary for us to enlarge upon them at this time. Suffice to say that the company has made marked progress along solid and substantial lines."

In regard to the future course of the company the report said. "Only such a volume of new insurance will be sought as can be accepted without in-

lic into a place where she could have been beached if Capt. Sealby had accepted his offer of help, was to-day communicated to officers of the White

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LOUIS J. WEST & CO Confederation Life Bldg., Toronto.

Reports All Show Steady Gains-George Moore of Hamilton is

why shouldn't Town Help ?

Why Shouldn't Town Help ?

Why Shouldn't Town Help ?

Why German, M.P., on behalf of the municipality, insisted that the railways should pay the whole shot, to which the chairman asked:

Why is it that town of yours is so a wree to paying out a little money for the protection of your citizens? All over the country towns and cities seem to object to putting their hands in their pockets and doing anything town wards a fair division of the cost protecting dangerous crossings."

He ordered the G. T. R. to Instal gates at the T. H. & B. crossing, the division of cost to be decided later. The nature of protection required at the Michigan Central crossing and the division of costs will also be decided later.

The nature of protection required at the Michigan Central crossing cases late.

A number of level crossing

mission's approval for a three-span bridge, which will be required in Parry Sound.

Division of Labor.

A re-organization of the rallway commission by which the Dominion is divided into districts under the chief commissioner is announced.

The balance now is \$4938.

The report of Rt. Ex. Comp. Anlisey White on the condition of Masonry showed 138 chapters on the roll; 1280 initiations during the year, 187 joinings and 21 restorations. The resignations numbered 220, deaths 182, and suspensions 136.

According

According to Grand Superintendent Dr. D. A. Clark, the Toronto district has about 2000 Royal Arch Masons. Dr. G. B. Foster was elected grand superintendent of the Toronto district. The elections resulted: Grand Z, Geo. Moore of Hamilton; I.P.Z., John Leslie of Winnipeg: grand second principal, Fred Harcourt, Toronto; grand third principal, Judge D. F. Macwatt; grand treasurer, Hon. W. Gibson, Beamsville; principal, Judge D. F. Macwatt; grand treasurer, Hon. W. Gibson, Beamsville; grand scribe E. George J. Bennett, Toronto; grand scribe N. F. M. Cowperthwaite, Vancouver; grand registrar, Robert Magness, Winnipeg; grand principal sojourner, J. H. Wilson, London, District superintendents — St. Clair, Thos. Scullard, Chatham; London, Geo. Sutherland, Parkhvill, Wilson, Vancouver, J. R. Sutherland, Parkhvill, Wilson, Vancouver, J. R. Sutherland, Parkhvill, Wilson, J. R. Sutherland, Parkhvill, Wilson, J. R. Scullard, Chatham; London, Geo. Thos. Scullard, Chatham; London, Geo. Sutherland, Parkhill; Wilson, J. R. Inksater, Paris; Wellington, A. Fisher, Harriston; Hamilton, W. T. Marlett, Oakville; Huron, John Stevenson, Stratford; Niagara, F. J. McClelland, Niagara-on-the-Lake; Toronto, Dr. G. B. Foster, Toronto; Georgian, Alexander Cowan, Barrie; Ontario, J. W. Sanders, Port Hope; Prince Edward, W. R. Howson, Stirling; St. Lawrence, A. Sign. son, Stirling; St. Lawrence, A. Simpson Knapp, Brockville; Ottawa, A. S. Wade, Renfrew; Algoma, H. A. McKibbon, Port Arthur; Manitoba, W. A. Ducker, Winnipeg; British Columbia.

Ducker, Winnipeg; British Columbia, A. A. Davis, Nanaimo; Alberta, A. R. Duncan, Edmonton; Kootenay, Fred Irvine, Nelson; Saskatchewan, E. E. Meed, Regina.

CAN'T GET A SITE. BERLIN. Jan. 27.—(Special.)—The head office of the Mutual Life Assurance Company of Canada is likely to be removed from Waterloo to Berlin, an option having been secured on an important corner property on King-street. The reason given is the difficulty to get a site at a reasonable price in Waterloo.

BORDEN'S BABY CONTEST.

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. J. Pattison & Con STOOKS AND BONDS Bought and Sold on all Exchanges. rect private wires New York and Ch

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SCOTT STREET EDWARDS, MORGAN& Chartered Accountants, 18 and 20 King St. West, Torr

MEETINGS. Canadian Birkbeck Investm and Savings Company.

EDWARDS & RONALD, Winnipeg.

ANNUAL MEETING. Notice is hereby given that Annual General Meeting of Shareholders of The Can Birkbeck Investment & Sa Company will be held at Company's Offices, Freehold Indiang, Toronto, on Wednesday and the Toronto, on Wednesday and the February, 1909, at 2 p.m., to receive the Annual Statement and Report, and for the cleation of Directors and the Iransaction of such business as may come before the meeting. F. W. G. FITZGERALD.

Toronto, Jan. 16, 1909.

Prices

Oats-Rye-

Buckw Peas-1 Corn-

2.92c; ref