

Imperial Bank of Canada

Proceedings of the 35th Annual General Meeting of the Shareholders

Held at the Banking House of the Institute in Toronto, on Wednesday, 25th May, 1910

The thirty-fifth 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, 25th of May, 1910.

THE REPORT.

The Directors have much pleasure in submitting to the Shareholders their Thirty-fifth Annual Report and Balance Sheet of the affairs of the Bank as on 30th of April, 1910, together with the result of the operations of the Bank for the year which ended on that day.

The net profits of the Bank, after making full provision for all bad and doubtful debts, for interest on unmatured bills under discount, and for the payment of all Provincial and other Taxes, amounted to \$702,508.61, which has been applied as follows:

- (a) Dividends have been paid at the rate of 11 per cent per annum, amounting to \$550,000 00
- (b) Bank Premises and Furniture Account has been credited with 48,851 67
- (c) Employees' Pension and Guarantee Funds have been credited with 7,500 00
- (d) Profit and Loss Account has been increased by 96,356 94

In addition to the Branches referred to in the last Annual Report as being about to be opened, the following additional Branches have been established during the year: In Ontario, at Adelaide and Victoria streets, Toronto. At Nashville and at Jordan and Vineland, Niagara District. In the Province of Saskatchewan, at Fort Qu'Appelle and Saskatoon. In British Columbia, at Moyle and Chase.

Endeavoring to keep pace with the development of the Dominion, the Directors, under the authority of Bylaw No. 27, authorizing an increase in the Capital Stock of the Bank, have made an issue of \$1,000,000 additional stock, which has been allotted to the shareholders of record on the 30th of April, 1910, at a premium of 100 per cent.

The Bank has suffered a grievous loss through the death of our much-respected colleague, Mr. Charles Cockshutt, who was elected a Director on the 15th of June, 1904, and died on the 9th of February, 1910.

The vacancy on the Board occasioned by Mr. Cockshutt's death has been filled by the appointment of Mr. W. J. Gage, now President of the Board of Trade of the City of Toronto.

The Head Office and Branches of the Bank have been carefully inspected during the year, and your Directors have much pleasure in again bearing testimony to the faithful and efficient manner in which the staff have performed their duties.

D. R. WILKIE, President.

30th April, 1910 Profit and Loss Account

| | |
|---|----------------|
| Dividends nos. 76, 77, 78 and 79, paid quarterly, for year ended April 30, 1910, at 11 per cent per annum | \$550,000 00 |
| Annual contribution to employees' pension and guarantee funds | 7,500 00 |
| Written off bank premises and furniture account | 48,851 67 |
| Balance of account carried forward | 696,135 20 |
| | \$1,202,487 87 |
| RESERVE FUND. | |
| Balance at credit of account, April 30, 1909 | \$5,000,000 00 |
| | \$5,000,000 00 |

Thirty-fifth Annual Balance Sheet

| LIABILITIES. | |
|--|-----------------|
| Notes of the bank in circulation | \$3,772,910 00 |
| Deposits not bearing interest | \$6,998,194 27 |
| Deposits bearing interest (including interest accrued to date) | \$4,401,695 03 |
| Deposits by other banks in Canada | \$41,399,859 30 |
| Total liabilities to the public | \$45,302,617 99 |
| Capital stock (paid-up) | 5,000,000 00 |
| Reserve fund | 5,000,000 00 |
| Dividend No. 79 (payable May 1, 1910) | 137,500 00 |
| Notes at the rate of 11 per cent per annum | 102,747 48 |
| Rebate on bills discounted | 696,135 20 |
| Balance of profit and loss account carried forward | 96,356 94 |
| | \$56,239,000 67 |
| ASSETS. | |
| Gold and silver coin | \$1,243,435 18 |
| Dominion Government notes | \$2,838,847 18 |
| Deposit with Dominion Government for security of note circulation | 201,152 24 |
| Notes and checks on other banks | 2,168,097 58 |
| Loans to other banks in Canada secured | 359,459 88 |
| Balance due from other banks in Canada | 796,867 33 |
| Balance due from agents in the United Kingdom | 474,321 17 |
| Balance due from agents in foreign countries | 1,567,485 69 |
| | \$13,851,231 17 |
| Dominion and Provincial Government securities | \$1,758,687 85 |
| Canadian municipal securities and British or foreign or colonial public securities other than Canadian | 2,902,299 70 |
| Railway and other bonds, debentures and stocks | 724,369 61 |
| Call and short loans on stocks and bonds in Canada | 4,486,357 06 |
| Call loans on stocks and bonds elsewhere than in Canada | 2,404,417 11 |
| Other current loans, discounts and advances | \$23,256,097 25 |
| Overdue debts (loss provided for) | 43,161 17 |
| Real estate (other than bank premises) | 31,116 77 |
| Mortgages on real estate sold by the bank | 104,736 05 |
| Bank premises, including safes, vaults and office furniture | 1,400,000 00 |
| Head office and branches | 25,390 79 |
| Other assets, not included under foregoing heads | |
| | \$56,239,000 67 |

D. R. WILKIE, General Manager. E. HAY, Assistant General Manager. W. MOFFAT, Chief Inspector.

THE PRESIDENT'S REMARKS.

Gentlemen,—I have much pleasure in rising to move the adoption of the Report.

Since our last meeting we have had the great misfortune to lose our esteemed colleague, the late Mr. Charles Cockshutt, who passed away after months of painless illness on the 9th of February last. Mr. Cockshutt's death was not only a severe blow to all those who have been associated with him in the administration of the Bank for the past six years, but it has deprived the Bank of the services of a devoted, unselfish, hard-working Director.

The vacancy occasioned by Mr. Cockshutt's death has been filled by the appointment of Mr. W. J. Gage, who, besides bringing to our councils many excellent qualifications and great experience in business affairs, has been for year a substantial shareholder.

The recent increase in the issued capital of the Bank by \$1,000,000 is the result of mature deliberation. The last issue was made in 1906, when the capital of the Bank stood at \$4,000,000, and the Deposits and Circulation at \$31,500,000. Today our Capital stands at \$5,000,000, with Deposits and Circulation at \$45,302,617.99, with evidence of still further increases in the bank's capital to come. We think, therefore, in the interest of the Shareholders and of the public, for whose profit and convenience we were brought into existence, that the time has come to avail ourselves in part of the policy approved of by you on the 22nd of May, 1907.

There can be no question that additional bank capital to keep pace with the development of the resources of the country is needed; there can be no doubt that such additional capital can be supplied more economically by the financial institutions at present in existence than by new organizations. The wonderful development of the resources of the Northwest and of British Columbia, coupled with large immigration from the mother country and from the United States, and the demands of the additional population upon the manufacturing institutions of the country require a corresponding addition to the bank's capital of the Dominion. It is, moreover, an obligation on the part of the older institutions to do their full share in supplying the need. We have been in the van in the development of the Northwest and

of British Columbia, without failing to do our duty to the older provinces; it now becomes necessary for us to look to the future and to be qualified by way of capital and enterprise to remain in the front rank. To that end we have thought it advisable to ask you for your approval of a bylaw authorizing additions to the Capital Stock from time to time.

The increase in Deposits and Circulation during the past year has been from \$39,400,000 to \$45,300,000. The opening of eighteen new Branches within the year has entailed considerable extra expense, which has been provided for out of the profits of the year. Profits have also suffered from the low rate of interest upon call money which has prevailed in the great reserve centres. There is every indication of better rates in the near future, the result of greater activity in trade and of increasing confidence in the financial situation. Canada, however, has no reason to complain of the neglect of railways and of industrial securities in the United States, coupled with the political unrest in Great Britain, has brought enormous sums to Canada for investment, which are assisting in the development and utilization of our great natural resources.

Taking the figures which appear in the returns of the Chartered Banks to the Dominion Government as an index of the commercial development of the Dominion, the total value of the Dominion's resources in 1907, to \$1,182,850,000 in 1910 (30th April). The circulation of Bank Notes has grown from \$72,840,909 to \$78,776,000, and public deposits in Canada from \$574,588,428 to \$768,000,000. Current loans, representing for the greater part loans to merchants, manufacturers and agriculturists, irrespectively of stocks, bonds and debentures) have grown from \$88,145,738 in 1907 to \$68,900,000 in 1910 (30th April).

It is estimated by Government and railway officials that there is now under crop in the three Northwest Provinces no less than 14,850,000 acres, as compared with 12,465,237 acres in 1909. The total yield of agricultural products in these three Provinces in 1909 is valued at \$192,838,000. May we not reasonably look for a yield for 1910 of the value of \$225,000,000, and yet only six per cent of the arable lands in these Provinces are under cultivation. Farm lands under cultivation in the three Provinces mentioned are valued by the statisticians at \$25 per acre. The cash value of these lands is, therefore, no less than \$241,500,000.

The value of the wheat harvest in the Northwest Provinces in 1909 was \$121,560,000, as against the rest of the Dominion only \$19,760,000. On the other hand, the value of all field crops in Ontario for the same year was \$200,398,000, as against the rest of the Dominion only \$19,760,000. The field crops of Quebec and the Maritime Provinces yielded \$140,000,000. The eastern Provinces are, therefore, so far as the value of field crops is concerned, still considerably in advance of our great West. The total value of the field crops of all Canada for 1909 was estimated at \$523,000,000, the product of cultivated land, as compared with \$432,500,000 in 1908, the product of 27,505,000 acres.

In 1909, over and above the value of agricultural products, fisheries yielded \$25,450,000, and minerals \$90,378,000, of which \$12,382,000 was the product of the silver mines of Cobalt. It is regrettable to note that the gold of British Columbia and the Yukon, and the diamonds of the Northwest and British Columbia still find their way to the smelters, assay offices and mints of the United States, instead of being refined in Canada. Last year we exported of cattle and their products over \$51,000,000. Our total exports from all Canada were \$245,603,000, of which \$28,957,000 were manufactured goods, and our total imports \$298,295,000, of which \$188,172,545 were manufactured goods.

BANK PREMISES.

The responsibility of providing suitable premises for the Bank over the vast territory in which we are represented is a serious problem, and will continue to be so, in view of the fact that in the majority of localities we have no outside agents. It is, therefore, our duty to provide our own premises than to rent from outsiders, who naturally look for a more substantial return upon their investments in a new country than would satisfy the Bank upon a similar investment of its own Capital. We have, however, nothing to apologize for. Our Bank premises are a sound investment, and yield a handsome return upon their book value during the year. The amount beyond the \$200,000 has been provided for out of the profits for the year. At the moment premises are under construction at Cranbrook, Kenora, Prince Albert, Wetaskiwin, South Woodsee and Humberton.

The Shareholders of the Bank now number 1,327, as compared with 1,302 in 1909. It will perhaps interest you to know that we have at the moment 102 Branches and sub-branches, extending from Quebec to Victoria. Our staff numbers 665, as compared with 589 in 1909.

RENEWAL OF BANK CHARTERS.

It was fully expected that the decennial revision of bank charters would have taken place during the recent session of the Dominion Parliament, but the exigencies of public business did not permit of this being done. The existing charters run until 1st July, 1911, so that it will be necessary to dispose of the matter during the course of the next session of Parliament. It is not expected that any radical changes will be made in the terms of the charters, unless in the direction of providing additional safeguards in the incorporation and establishment of new institutions.

The population of Canada, which was estimated at 7,145,040 in 1909, is now estimated as on 31st March, 1910, at 7,889,781, and it is to be noted that the increase by way of immigration consists in the main of the most desirable class of settlers. I have much pleasure, seconded by Senator Jaffray, in moving the adoption of the Report.

The customary motions were made and carried unanimously. The Scrutinizers appointed at the meeting reported the following Shareholders duly elected Directors for the ensuing year: Messrs. D. R. WILKIE, Hon. Robert JAFFRAY, Wm. Ramsay, of Bowland, Stow, Scotland; Elias ROGERS, J. Kerr Osborne, Peleg Howland, Wm. Whyte (Winnipeg), Cawthra MULOCK, Hon. Richard TURNER (Quebec), Wm. Hamilton MERRITT, M. D. (St. Catharines), W. J. GAGE.

At a subsequent meeting of the Directors, Mr. D. R. WILKIE was re-elected President, and the Hon. Robert JAFFRAY, Vice-President, for the ensuing year.

TWO YEARS IN SCHOOL 32 BODIES FOUND AFTER THE FOURTH BOOK IN CALITRI RUINS

Inspector Edwards Gives His Opinion Founded On Long Experience—Advice to Boys and Girls. To Be Under Debris.

Calitri, Italy, June 9.—The ruins of Calitri and adjoining villages were inspected by King Victor Emmanuel and Queen Helena today. Most of the houses in Calitri have been destroyed, and the people who escaped from the effects of the earthquake are camping in the fields. Thirty-two bodies have been uncovered, while eight or ten more are thought to be still under the fallen walls. Two were taken to the hospital at Naples. The other section of the town is almost buried under the walls of a feudal castle, which was toppled over by the first heavy shock, and came crashing down the hill, crushing the houses below. The work of excavating is being carried on rapidly by the civil authorities and soldiers, but contrary to the experiences at Messina and Reggio, no one has been unearthed since. A two-year-old baby, however, was found close beside a heap of wreckage.

The Duke of Aosta also visited the village, and inspected the work of relief, leaving last night for Naples. The sovereigns did not rest or sleep for 36 hours. When they departed tonight for Rome there were thousands of women kneeling before the Queen. The visit of their majesties has done much toward restoring order and confidence, and the King's last act before his departure was to issue instructions that every possible relief measure be taken to care for the stricken people.

UNIFY MARRIAGE LAWS

Proposed That Regulations of All Provinces Be the Same.

Ottawa, June 8.—At this morning's session of the Anglican Synod, Rev. J. Gorman presented a notice of motion asking the synod to pass a resolution favoring the unification of all the marriage laws of the Dominion, pointing out that recent cases have come to light in Quebec, where disputes over the validity of marriages have been made by ecclesiastical authorities. The resolution declares that this should be done away with and the marriage laws of Canada be made the same in all the provinces. The resolution will be discussed in connection with the moral and social reform committee report.

LOST A SEA

Beaufort, N.S., June 8.—The barkentine Good News of Philadelphia has been lost at sea. Captain Ericson and his crew of twelve men have been rescued, and are now safe on board the British steamer Arctic, bound for Norfolk, which signalled information to the Diamond Shoals lightship off Cape Hatteras today.

A curious objection has been raised by some anti-racism people against Londoners playing with Mexican jumping beans on a warm plate. It is assumed they draw a ring around the beans, and the owner of the first bean to jump out of the circle wins the money. Now, inside of each bean is a maggot, and the idea of making these helpless creatures hop and jump off a warm plate is a form of cruelty, and nothing warmer than the natural warmth of the hand should be permitted, say these kindly people.

ROOSEVELT'S GIVEN FAREWELL DINNER

Former President Receiving Many Letters On Guildhall Speech. Some Abusive.

London, June 8.—Dorchester House, the residence of Whiteley Reid, the American ambassador, was the scene yesterday of two functions in honor of Mr. and Mrs. Roosevelt—a reception in the afternoon and a farewell dinner in the evening. Both were quiet affairs, on account of the fact that Mr. and Mrs. Reid are in mourning for the late Ogden Mills.

Several hundred persons attended the dinner, including most of the prominent members of the American colony. Mr. Reid and Mrs. Roosevelt were seated at the head of the grand staircase. The guests included the Archbishop of Canterbury, Sir Edward Grey (the foreign secretary), the Duke of Portland, Lord Curzon of Kedleston, the Right Rev. Charles Henry Brent, American bishop of the Protestant Episcopal Church in the Philippines, and Lord Alverston.

At the luncheon at Col. Arthur H. Lee's, Mr. Roosevelt met two Englishmen and a high commissioner in the Transvaal, who has just returned from his post, and David Lloyd George, chancellor of the exchequer. Others at the luncheon were Sir Horace Plunkett, of the department of agriculture in Ireland; Sir Alfred Pease and W. W. Jacobs, the writer, who was invited on Mr. Roosevelt's special request.

Mr. Roosevelt will spend his last day in England resting in the country. Hundreds of letters commenting on the Guildhall speech are pouring in. The great majority of them are laudatory, but some are abusive.

Newspaper clippings have reached the imperial press referring to the political independence of the dinner which Robert Collier will give to Mr. Roosevelt on his return. Mr. Roosevelt today called attention to the fact that this engagement was made when he was in London with Mr. Collier before starting for Africa, and said that there was absolutely no political significance attached to it.

HOMES FOR LITTLE ONES

Splendid Work Done by Children's Aid Society Last Year.

Toronto, June 8.—The Children's Aid Society has been busy during the past year, according to the annual report of Provincial Superintendent J. J. Kelso issued this morning. Homes have been found for 605 children, 405 Protestant and 157 Catholic. The Board of Charitable Officers passed 191, the Ottawa Society 81, Berlin 75, Belleville 34, Toronto 30, Guelph 29, and Hamilton 19. The figures are creditable, Mr. Kelso points out, with the exception of Toronto. "Here," he says, "the shelter is overcrowded and over 1,300 children are in public institutions. Authorities might well take this matter up and plan a special home-finding campaign."

NEW TRADE AGREEMENTS.

Ottawa, June 8.—Hon. Mr. Fielding has announced that trade agreements with Holland, Belgium and Italy will become effective June 10.

Saved From Suffering In His Old Age

GIN PILLS CURED HIM.

Annapolis, N. S., May 14, 1909. I am over 80 years of age and have been suffering from Kidney and Bladder trouble for fifteen years. I took doctor's medicine but got no help. I want to thank you for sending me the sample box of Gin Pills, which helped me.

I have taken six boxes of Gin Pills altogether, but got relief before I had taken near the amount. I had to get up some nights every fifteen minutes and had to use an instrument to urinate. Now I can lie in bed four or five hours without getting up. I can say that Gin Pills have nearly cured me and shall always keep a box in my house.

Thanking you for your timely help, I am your sincere friend and well-wisher, W. H. PIERCE. And all as a result of sending for a free sample box of Gin Pills. Do you suffer with your Kidneys or Bladder? Send to the National Drug & Chemical Co., of Canada (Dept. G), Toronto, and get a sample free by return mail. Regular size, at all stores, 50c a box—or 6 for \$2.50.

HENNA LEAVES AND SAGE WILL GROW HAIR.

It has only recently been discovered that Henna leaves contain the ingredient to grow new hair. England and Paris have become flooded with preparations containing the extract of Henna to grow hair, and every one of these preparations have an enormous sale. All other hair tonics are practically at a standstill, and the ones containing the Henna are found in every home. Society ladies purchase them by the dozen bottles. On the streets of London and Paris can be seen women with beautiful, luxuriant heads of real, fluffy hair. The same women only a few months ago had their heads decorated with artificial hair. The first one of these preparations to reach Canada is called SALVIA, and is sold and guaranteed by Mr. Strong. SALVIA will grow hair in abundance and cure Dandruff in ten days, or your money back. A large bottle, 50 cents.

BICYCLES

BICYCLE SUPPLIES. DISC RECORDS BICYCLE MUNSON at Cut Prices 249 Yonge St. Toronto. Send for Price Catalogue.

Every Woman

is interested and should know about the wonderful MARVEL Whiting Spray. The New Whiting Spray. Cleanses, beautifies, and refreshes the face. Keeps the skin soft and smooth. Makes the hair shine. It is a real beauty. Send for sample.

Our Debentures Mean SECURITY

When you are looking for an investment the principal feature is security. No safer investment can be found than the debentures of this company. You are secured by assets of over \$4,000,000. Our loans are made on improved properties only. Rate of interest 5 1/2 per cent, payable semi-annually. Write or call for complete details.

The Ontario Loan and Debenture Co.

A. M. SMART, Mgr.
DUNDAS ST. MARKET LANE

The New Way to the Old Country

is by the express turbine steamers

ROYAL EDWARD AND ROYAL GEORGE

the fastest and finest-appointed steamers sailing between Canada and Great Britain.

Montreal and Quebec to Bristol

Next sailing: Royal Edward, leaving Montreal June 23.

Apply any steamship agent or Wm. PHILLIPS, acting traffic manager, Canadian Northern Steamship Co., Limited, Toronto.

ALLAN LINE

Fast Turbine Steamers

The "Victorian" and "Virginian" are fitted with Turbine Engines, Triple Screws and Long Distance Marconi Telegraph. The appointments are luxurious and include Lounge, Cafe, Ladies' Reading Library, etc. Vibration reduced to a minimum. Full information as to rates, sailings, etc., on application to F. B. Clarke, W. Fulton, R. E. Ruse and E. De La Hooke, local agents, London, Ont. THE ALLAN LINE, 77 Yonge street, Toronto.

Canadian Pacific Ry. ROYAL MAIL EMPRESSES

OF THE ATLANTIC

Length, 570 feet. Breadth, 66 1/2 feet. Tonnage, 14,872 tons. Twin screw. Largest and most modern steamers on the S. Lawrence route. Latest production of the ship-builders art; passenger elevator serving four decks. Every detail of comfort and luxury of present-day travel will be found on these steamers, including orchestra. They provide very attractive last St. Lawrence season, owing to their superb accommodations for first, second and third-class passengers.

Moderate Rate Service—R.M.S. Canada, R.M.S. Dominion, one-class cabin steamers (called second class). On these steamers passengers receive the best of the steamer service, at very moderate rates. They are very largely patronized by those making a trip to the Old Country, who wish to secure comfort at moderate expenditure.

Intending travellers are requested to communicate with local agents, or to company's office.

TORONTO—41 King Street East.
MONTREAL—118 Notre Dame St. W.

WHITE STAR—DOMINION

CANADIAN SERVICE MAIL STEAMERS

Montreal—Quebec—Liverpool WEEKLY SAILINGS.

R.M.S. Laurentic, 14,892 tons, triple screw. R.M.S. Megantic, 14,872 tons, twin screw. Largest and most modern steamers on the S. Lawrence route. Latest production of the ship-builders art; passenger elevator serving four decks. Every detail of comfort and luxury of present-day travel will be found on these steamers, including orchestra. They provide very attractive last St. Lawrence season, owing to their superb accommodations for first, second and third-class passengers.

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TORONTO—41 King Street East.
MONTREAL—118 Notre Dame St. W.

OCEAN STEAMSHIP TICKETS

AMERICAN LINE.
N. Y.—Plymouth—Cherbourg—Shamilton
Philadelphia—Queenstown—Liverpool.
ATLANTIC TRANSPORT LINE.
New York—London Direct.
PENNY LINE.
Boston—Liverpool.
RED STAR LINE.
New York—Dover—Antwerp.

WHITE STAR LINE.
N. Y.—Plymouth—Cherbourg—Liverpool.
N. Y.—Plymouth—Cherbourg—Shamilton.
Boston—Queenstown—Liverpool.
MONTELEONE LINE.
New York—London Direct.
CLARKE OR R. RUSE, AGENTS.

WOLVERINE

Passengers desiring to take trip down the historic Hudson River may do so without extra charge or trouble. This is pronounced the "grandest water trip in America."

THOMAS EVANS, C. P. and T. A. S. H. PALMER, D. P. A., St. Thomas. O. W. RUGGLES, G. P. A., Chicago.

STEAMER BELLEVILLE

Leaves Hamilton 12 noon; Toronto, 7:30 p.m., Tuesdays, for Bay of Quinte, Thousand Islands, Montreal and intermediate ports.

TORONTO—MONTREAL LINE.
Steamers Toronto and Kingston, commencing June 1 steamers leave Toronto 3 p.m. daily, except Sunday. From July 1st, daily, for Rochester, Thousand Islands, running rapid St. Lawrence to Montreal, Quebec and Saguenay River ports.

For folders, rates, etc., apply to F. B. Clarke, W. Fulton, R. E. Ruse, or H. Foster Chaffee, A.G.P.A., Toronto, Ont.

Summer Rates to Port Stanley on TRACTION LINE

COMMENCING FRIDAY, JUNE 10.

50c RETURN

Excepting Sunday, when the return rate is 75c. Limited cars will start on Saturday, June 11.

TRAVELERS GUIDE

GRAND TRUNK RAILWAY.

SARNIA TUNNEL TO SUSSENBURG BRIDGE AND TORONTO.

Arrive from the east—9:40 a.m. 10:4 a.m. 11:12 a.m. 11:28 a.m. 6:30 p.m. 7:30 p.m. 10:30 p.m.

Arrive from the west—12:00 a.m. 12:30 a.m. 1:10 a.m. 1:30 p.m. 4:10 p.m. 6:20 p.m.

Depart for the east—12:14 a.m. 1:34 a.m. 7:30 a.m. 9:00 a.m. 11:40 a.m. 2:00 p.m. 4:25 p.m. 6:55 p.m.

Depart for the west—9:35 a.m. 7:40 a.m. 11:12 a.m. 11:48 a.m. 1:40 p.m. 8:15 p.m.

LONDON AND WINDSOR.

Arrive—10:26 a.m. 4:30 p.m. 6:50 p.m. 11:35 p.m.

Depart—6:35 a.m. 11:35 a.m. 2:05 p.m. 4:10 p.m.

STUTTFORD BRANCH.

Arrive—12:25 a.m. 11:15 a.m. 1:35 p.m. 6:45 p.m. 11:25 p.m.

Depart—6:50 a.m. 10:25 a.m. 2:45 p.m. 4:55 p.m.

LONDON, HURON AND BRUCE

Arrive—9:30 a.m. 4:10 p.m.

Depart—9:30 a.m. 4:50 p.m.

Trains market * run daily. Those not marked daily, except Sunday.

CANADIAN PACIFIC RAILWAY.

Arrive from the east—11:25 a.m. 15:30 p.m. 11:32 p.m. 10:52 p.m.

Depart for the west—4:45 a.m. 11:30 p.m. 5:25 p.m.

Depart for the east—7:45 a.m. 17:49 a.m. 12:45 p.m. 4:42 p.m.

Depart for the west—11:35 a.m. 17:30 p.m. 11:30 p.m.

Daily. (Leave, except Sunday.)

PERE MARQUETTE RAILWAY.

Depart—5:05 a.m. 17:10 a.m. 9:40 a.m. 2:30 p.m. 15:40 p.m. 17:15 p.m.

Arrive—8:45 a.m. 12:20 p.m. 1:50 p.m. 4:40 p.m. 12:30 p.m.

To St. Thomas only, via Walkerville. Trains not started to and from Port Stanley. From Walkerville.

MICHIGAN CENTRAL RAILWAY.

Arrive—6:55 a.m. 11:30 a.m. 5:10 p.m. 8:35 p.m.

Depart—7:20 a.m. 2:20 p.m. 6:35 p.m. 10:25 p.m.

WABASH

From June 1 to Sept. 30 the Wabash will have on sale daily Round Trip Summer Tourist Tickets at a very low rate, to California, Oregon, Washington, British Columbia and other Pacific Coast points. Tickets good to return until Oct. 31, with stop-over privileges.

Special 90-day tickets at a much lower rate will be sold on different dates.

Tickets should read over the Wabash, the short and true route to all Pacific Coast points.

For full particulars see your nearest Wabash agent, or address J. A. RICHMOND, district passenger agent, No. 63 Yonge street, Toronto, and St. Thomas, Ont.

CANADIAN PACIFIC

Pacific Coast and Return \$87.60

On sale June 1 to Sept. 30, return limit Oct. 31. Call on any C. P. R. agent for particulars.

Home-seekers' Excursions

June 14 and 28, and every second Tuesday thereafter until Sept. 20. Sixty-day return tickets to Vancouver, \$32; Edmonton, \$42.50; proportionate rates to intermediate points.

NEW TRAIN

Commencing June 19, new train will leave C. P. R. depot at 8:00 a.m.; arrive Chatham at 10:20 a.m.; return Chatham at 6:00 p.m.; arrive London 7:30 p.m. Service will be daily, except Sunday.

W. FULTON, C. P. and T. A., London; R. L. THOMPSON, D. P. A., Toronto.

GRAND TRUNK RAILWAY SYSTEM

Round Trip Summer Tourist Tickets at Low Rates.

DAILY UNTIL SEPT. 30, TO Portland and Astoria, Ore.; Seattle, Tacoma, Everett and Bellingham, Wash.; Victoria, Vancouver and New Westminster, B. C.; and Owen Sound, 11:45 p.m. Wednesdays and Saturdays for Soo and Georgian Bay ports.

Secure tickets and further information from F. B. CLARKE, City Agent; E. RUSE, Depot Agent.

Michigan Central

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