BANK OF HAMILTON

Thirty-Eighth Annual Meeting, Held 17th January, 1910.

REPORT OF THE DIRECTORS

Presented to the Shareholders at the Thirty-eighth Annual General Meeting, Held at the Head Office of the Bank of Hamilton, Monday, 17th January, 1910.

The Directors beg to submit their Annual Report to the Shareholders for the year ended 30th November, 1909.

The Balance at credit of Profit and Loss Account, 30th November, 1908, was		$301,097.19
The profits for the year ended 30th November, 1909, after deducting charges for management and making provision for bad and doubtful debts, are		382,332.41
Premium received on new Stock		27,140.00
		$710,569.60
From which have been declared four quarterly dividends, in all 10%	$249,764.28	
Carried to Reserve Fund from Premium on new Stock as above	27,140.00	
Written off Bank Premises	25,000.00	
Allowance to former President, authorized by Shareholders	5,000.00	
		306,904.28
Balance of Profit and Loss carried forward		$403,665.32

WILLIAM GIBSON, President.

Hamilton, 14th December, 1909.

GENERAL STATEMENT.

LIABILITIES.

TO THE PUBLIC:		
Notes of the Bank in circulation		$ 2,468,185.00
Deposits bearing interest, including interest accrued to date	$ 25,049,830.99	
Deposits not bearing interest	5,931,633.64	
		30,981,464.63
Balances due to other Banks in Canada and the United States		341,464.54
Dividend No. 82, payable 1st December, 1909	$ 62,500.00	
Former Dividends unpaid	481.50	
		62,981.50
		$ 33,854,095.67
TO THE SHAREHOLDERS:		
Capital Stock	$ 2,500,000.00	
Reserve Rund	2,500,000.00	
Amount reserved for Rebate of Interest on Current Bills Discounted	75,000.00	
Balance of Profits carried forward	403,665.32	
		5,478,665.32
		$ 39,332,760.99

ASSETS.

Gold and Silver Coin $ 558,966.56		
Dominion Government Notes 3,754,311.00		
	$4,313,277.56	
Deposit with the Dominion Government as Security for Note Circulation	125,000.00	
Notes of and Cheques on other Banks	1,663,980.13	
Balances due from other Banks in Canada and the United States	206,414.23	
Balances due from Agents of the Bank in Great Britain	51,053.27	
Dominion and Provincial Government Securities	575,184.57	
Canadian Municipal Securities, and British, or Foreign, or Colonial Public Securities, other than Canadian	4,334,885.00	
Railway and other Bonds, Debentures and Stocks	820,000.58	
Loans at Call, or Short Call, on negotiable Securities	1,498,926.33	
		$ 13,588,721.67
Notes Discounted and Advances Current		23,787,447.58
Loans to other Banks in Canada, secured		173,977.19
Notes Discounted, etc., overdue (estimated loss provided for)		94,888.71
Bank Premises		1,358,083.96
Office Furniture, Safes, etc		131,220.32
Real Estate (other than Bank Premises), Mortgages, etc		131,029.82
Other Assets not included under foregoing heads		67,441.74
		$ 39,332,760.99

J. TURNBULL, General Manager.

Bank of Hamilton,
Hamilton, November 30th, 1909.

There was a large attendance of Shareholders, and the Hon. Wm. Gibson, President, occupied the chair, and Mr. J. Turnbull, General Manager, acted as Secretary.

The usual votes of thanks were given to the Directors, including the Winnipeg Advisory Committee.

The retiring Board, namely, Hon. William Gibson, Mr. George Rutherford, Col. the Hon. John S. Hendrie, C.V.O., C. A. Birge, C. C. Dalton, W. A. Wood, and J. Turnbull, was re-elected.

At a subsequent meeting of the Board, Senator Gibson was re-elected President and Mr. J. Turnbull, Vice-President.

U.S. MINIMUM TARIFF

Six Countries, Including Great Britain, Will Enjoy It.

WASHINGTON, Jan. 18.—The president this afternoon issued his proclamation, in which it is declared that under the new tariff law the countries of Italy, Great Britain, Russia, Spain, Turkey and Switzerland are entitled to the minimum rates imposed by that act.

Pauline Russell, an animal trainer, is dead from injuries. She was attacked by a trained leopard during a rehearsal at Huber's Museum, New York, a week ago.

Oh! That Awful Gas

Did you hear it? How embarrassing. These stomach noises make you wish you could sink through the floor. You imagine everyone hears them. Keep a box of CASCARETS in your purse or pocket and take a part of one after eating. It will relieve the stomach of gas. 918

CASCARETS 10c a box for a week's treatment. All druggists. Biggest seller in the world—million boxes a month.

COOK UNDER BOGUS NAME

Was Known as Hunter When at Marseilles.

COPENHAGEN, Jan. 18.—Walter Lonsdale, Dr. Cook's secretary, does not believe the report that Cook is near Heidelberg.

He said the last letter which he received from Cook was dated Cadiz, Nov. 24, when Cook stated that he was leaving Europe immediately and would write again in a fortnight. Lonsdale has not heard from him since.

He added that the explorer went under the name of Hunter while at Marseilles and Lisbon.

ALDERMAN HOLDS SEAT.

KINGSTON, Jan. 18.—In to-day's count of the votes cast in the aldermanic election in Rideau ward, Alderman R. C. Armstrong, the social and moral reform league candidate, was confirmed in his seat by his original majority, seven.

MAINLY ABOUT PEOPLE.

Sir Fred. Borden has been given charge of the naval bill and will try to push it thru.

After overcoming many difficulties Count Khuen Von Hedervary has succeeded in forming a new Hungarian ministry.

Day's Doings in YORK COUNTY West Toronto North Toronto East Toronto

N. TORONTO COUNCIL TALKS DOUBLE TRACKS

Engineer Has Report on Yonge Street Work—Council Appoint Assessor—County News.

NORTH TORONTO, Jan. 18.—(Special.)—To-night's meeting of the North Toronto council, attended by all the members, and dealing as it did with a number of important topics, was full of interest from start to finish. Two or three contentious matters were under fire, notably the appointment of an assessor, and Councillor Reed's subcommittee on the tubes question, each of which evolved a lively argument.

In the first, John Cleland was nominated by Councillor Pears, while R. B. McQueen was brought out by Councilor Muston and Councillor Howe. Arguments pro and con regarding the relative merits of the rival candidates were adduced by their nominators, but Mr. Cleland was the choice, the vote being as follows: For Cleland there voted Mayor Brown and Councillors Murphy, Lawrence and Pears, and for McQueen, Councillors Howe, Muston and Reed. The salary was fixed at $400. This office was formerly held by J. M. Whaley, who resigned, owing to ill-health.

Talked Double Track.

Mayor Brown stated that at the invitation of the Metropolitan Railway, an informal conference had been held, at which the question of double-tracking Yonge-street was under discussion. No progress was made, but Engineer Brooks had prepared a report relative to the cost of macadamizing and kerbing Yonge-street from the southerly end to the north limits, and this will later be submitted.

Regarding the failure of the railway company to live up to the order of the railway commission as to the improvement of the roadbed, the company have referred the matter to the court of appeal and the decision is now pending.

"The question of the Sunday car service can be discussed at the same time as the double-tracking of Yonge-street," said the mayor, and there the matter ended.

North Toronto has a number of justices of the peace, but nary a man of them will mount the judicial chair, and for this reason it is proposed to secure the services of Police Magistrate John A. Ramsden to deal out even-handed justice to the dwellers in the northern suburb. The proposition to-night to appoint Mr. Ramsden was favorably viewed, and the mayor and Chairman Lawrence will see the latter as to the remuneration.

Councillor Frank Howe took exception to the report appearing in certain papers that the $30,000 voted by the council for the expropriation of property re the parallel roads would not be sufficient. "We have said nothing of the kind," said the worthy councillor, "and moreover, we do not propose to give these fellows just what they are asking for."

The communication of Robert Cook re the widening of Yonge-street was sidetracked for the present, and the recommendation of the committee that Engineer Black get an advance of $100 to his salary making it $900 was adopted.

Chief Collins estimates of $81.50 for uniform and sundries thruout the year was adopted. If an expert artesian well digger driller can be secured, efforts will be made at once to locate a water supply in the neighborhood of the pumping plant.

Engineer Black's report as to the amount of water pumped and the cost was submitted and adopted. Incidentally it was shown that the amount of coal consumed was a trifle over 30,000 lbs. at a cost for pumping of 2 1-4 cents per 1000 gallons for coal alone. This was considered satisfactory.

Wants Special Committee.

Councillor Reed in moving for the appointment of a special committee to confer with the board of control re the "tubes" with himself as chairman, and to act independently of the council, did not meet with very hearty support. "I think I am more capable to deal with this matter of the tubes than any other member of the council," said he, "and I want to go down and speak with authority," to the city.

"There are other things to be considered beside tubes," said Councillor Lawrence, "and when we go there we must go as a committee of the whole." Incidentally he mentioned sewerage.

"I don't want it mixed with the sewerage, but kept clean," said Councillor Reed.

"I object to Councillor Reed doing anything along this line without the other members of the council knowing all about it," said Councillor Lawrence, but finally the tube enthusiast was given his special committee, but it will consist of every member of the council.

No figures were submitted re the "parallel roads," and the options obtained thereon, the members considering that the question has not advanced to that stage yet. It is also stated that in future the meetings of committees will be held in private, the press as well as the general public being excluded.

The annual meeting of the Eglinton Presbyterian Church will be held tomorrow (Wednesday) evening, when the several reports for the year will be submitted.

The public library board are giving a fine concert in the Town Hall on Friday evening, Jan. 28, when a number of well-known artists will appear. The cause is a most worthy one.

At a meeting of the executive of the North Toronto Ratepayers' Association held to-night, the vexed question of the presidency was discussed and it was decided to deal with the matter on Thursday night, appointing not alone the president, but the other officers.

SCARBORO JUNCTION.

Well Known Scarboro Farmer Passes Away Suddenly.

SCARBORO JUNCTION, Jan. 18.—(Special.)—The death of George Third, one of the best known and highly respected farmers in Scarboro Township, took place at the family residence, Con. 3, Scarboro Township, today. Deceased had been ill, but a short time, and his sudden demise was unexpected. The funeral arrangements are not yet completed.

WEST TORONTO.

Defective Wiring Nearly Causes Tragedy.

WEST TORONTO, Jan. 18.—Defective wiring in the vault of the local branch of the Dominion Bank nearly caused the death of the junior clerk, Russell Millard, 72 Laws-street, shortly after 9 o'clock this morning. He and the ledger-keeper, E. C. Boswell, of Roxboro-avenue, went to open the vault, and their damp boots acted as a good conductor for the electricity, which seemed to be everywhere. Millard was severely shocked and fell on the floor unconscious. Boswell was slightly injured, but managed to get clear of the current, altho he was unable to extricate Millard. G. P. Lind, the bank teller, rushed over to the Interurban office on May-street, and Harry Robinson and Leonard Leigh, two electricians, came to the rescue and removed Willard from danger. Artificial respiration had to be resorted to for nearly an hour before he revived sufficiently to be taken home in a cab.

BREAKFAST IN COMFORT

On Early Grand Trunk Trains Out of Toronto and Save Trouble at Home.

7 a.m. fast local for Guelph, Berlin, Goderich and London.

7.15 a.m. local for Kingston and Montreal, 8.00 a.m. fast express for Hamilton, Brantford, Woodstock, London, Detroit and Chicago; 9.00 a.m. for Niagara Falls and Buffalo; 9.00 a.m. for Montreal, Quebec and Boston.

On all these trains you will find handsome parlor-library-buffet and cafe cars, serving breakfast in good style while traveling over smooth roadbed (mostly all double track) at a 40 to 60-mile gait. Remember this and don't disturb the family eating a hasty meal at home. It will pay you.

Full information at northwest corner King and Yonge-streets. Phone M. 4209.

AUSTRALIA ALL RIGHT BUT CANADA IS BETTER

W. J. Gage Gives His Impressions of Recent Visit to the Island Continent.

W. J. Gage, president of the board of trade, has given to the press some impressions of his recent visit to Australia to attend the sessions of the seventh congress of the chambers of commerce of the empire.

He speaks of the surprise expressed by the English delegates whom he met on the voyage of the extraordinary development which had taken place in Canada since they visited it to attend the Montreal meeting of six years ago.

The hospitality of the people of Australia impressed him most favorably. The progress of the delegates was a sort of triumphal procession. "Literally," he says, "we found ourselves guests of the continent."

Abundant opportunities were given to examine a large number of the industries of Australia. The natural wealth and resources of the island continent made a profound impression on Mr. Gage. He comments on the fact that the last report of the Bank of New South Wales shows deposits of over $140,000,000, altho there are the average number of banks in Australia, of which the population is only half that of Canada. Other evidences of prosperity are seen in the facts that the sheep raising industry last year brought in over $150,000,000, while the mineral production during the same period ran over $140,000,000.

Two Drawbacks.

Two drawbacks, however, are noted, the need of water and the need of men. "At the end of the last great water famine," he says, "the 90,000,000 sheep that covered the pasture lands were reduced to 30,000,000. This difficulty is now in a measure being overcome by irrigation schemes on a large scale, and the sinking of artesian wells.

"The labor legislation of Australia," he goes on to say, "has proved to be a handicap in securing necessary help to encourage the development of manufacturing industries. On account of the scarcity of labor, and the uncertainty owing to existing laws, many people whom we met declared that on this account they dare not undertake to invest in manufacturing."

After commenting on the heartiness with which the Canadian resolutions on preferential trade, imperial defence and copyright were received by the congress, Mr. Gage said: "The Canadian delegates had frequent opportunities of meeting with the premier and members of the commonwealth government and principal public men, and all seemed to appreciate the desirability of closer trade relations with Canada. To promote this, what is needed is faster steamship service and cheaper cable communication and the development of the all-red route."

Compulsory Drill.

"In educational matters," he comments, "one praiseworthy feature which we have not in Canada is the 'cadet system' of compulsory military drill in the public schools, which produces the nucleus of a finely trained force for home defence.

"All visitors to Australia are much impressed with the beauty and enterprise of the great rival cities, Sydney and Melbourne, the former having one of the best harbors in the world. However, all Canadians turn homewards with a growing pride in their own land as they learned how Canada is appreciated by those who gathered at the great 'imperial conference.'

"No better illustration of this appreciation can be given than the articles appearing in the Australian and New Zealand press. Dr. Ward, editor of The Sydney Telegraph, who was a passenger with us on the "Marrama," returning from the imperial press conference, has contributed to his own journal a series of articles descriptive of his trip thru Canada under the suggestive title not of 'Canada', but of the 'Booming Dominion.' No better emigration literature could be sent out by the Canadian Government than Dr. Ward's splendid articles."

Striking milk wagon drivers in New York yesterday attacked non-union strikebreakers, who ventured out without police protection. Shots were exchanged.

HE FOUND THEM THE BEST OF ALL

What Rufus Harris Says of Dodd's Kidney Pills.

After Trying Five Doctors for His Kidney Disease He Found Relief in the Great Canadian Kidney Remedy.

HURDVILLE, Ont., Jan. 18.—(Special.)—"After trying five doctors for Kidney Trouble, from which I had suffered for three years, I find that Dodd's Kidney Pills relieve me best of all. If I keep on feeling as I have since I began taking Dodd's Kidney Pills I shall be well pleased and I am hoping they will cure me."

So says Rufus Harris, well known in this village. "I had stiffness in the joints," he continues, "cramps in the muscles, backache and was heavy and sleepy after meals. I was depressed and low-spirited, perspired freely, was often dizzy and always thirsty, but since taking Dodd's Kidney Pills I am feeling very good."

If you have any of the symptoms Mr. Harris tells of, it is time for you to beware. They are the symptoms of Kidney Disease and may be the forerunners of Rheumatism, Dropsy, Lumbago, Heart Disease, or even the dread Bright's Disease itself. Take warning and guard against suffering or even death itself by putting the Kidneys in good working order with Dodd's Kidney Pills.

THE ROBERT SIMPSON COMPANY LIMITED

H. H. FUDGER, President; J. WOOD, Manager. Wednesday, Jan. 19, 1910.

2,500 Shirts to Go Thursday at 50c

50 c 50 c

ODD sizes and broken ranges which must be cleared out before stock-taking time. Come at 8 o'clock if possible—it pays.

2500 Negligee Shirts, stripes, spots, checks, plain, white or blue, splendid patterns and colorings, well made and perfect fitting, sizes in the lot (not in each line), 14 to 17; regular values up to $1.25. Thursday, **50c.**

Orchestra Programme Thursday

In the Lunch Room.

March (descriptive) — Daughters of America ... ...Lampe
Barn Dance—By the Light of the Silvery Moon ... .Edwards
Waltz—If I had the World to Give You... ... ...Edwards
Intermezzo—Indian Summer .....Moret
Gavotte—Tendre ...Gann
Entracte—Chacone ....Durand
Waltz—Marienne ....Eilenberg

Stock-Taking Affects Wall Paper Prices

2,900 rolls Imported Papers, end lots, good colorings. Regular to 35c, Thursday **17c**; regular to 65c, Thursday **27c**.

75 yards, short ends of Sanitas, different patterns. Regular to 40c yard. Thursday **19c**.

8,000 feet Moulding. Regular 3c and 2½c. Thursday **1¼c**.

Grocery Store Notes

2,000 lbs. Dairy Butter, per lb., **26c**.

Fresh Flaked Wheat, per stone, **50c**.

Canned Corn Starch, per package **7c**.

Featherstrip Cocoanut, per lb. **15c**.

Eagle Brand Blueberries, 3 tins **25c**.

Telfer's Cream Soda Biscuits, 3-lb. box **25c**.

Scott Taylor's Worcester Sauce, large bottle, 3 bottles **25c**.

Canned Salmon, Cock of the North Brand, ½-lb. flats, 3 tins **25c**.

Canned Lombard Plums, 2 s. tin, in syrup, 3 tins **25c**.

Finest Pot Barley, 8 lbs. **25c**.

Canned Green Beans, small and tender, 3 tins **25c**.

Edwardsburg Table Syrup, 5-lb. pail **25c**.

Telephone direct to department.

35c ASSAM TEA 28c.

A rich, flavory tea, with the English breakfast character. Thursday, per lb. **28c**.

A Knitted Vest for $2.50

And WOOL.

Nice dark brokn, green grey striped effects and fancy mixtures.

Pocket edges bound with mohair braid.

Elastic ribbed back.

Sizes 36 to 44.

Regularly $3.00 and $3.50. Thursday, **$2.50.**

Men's Winter Outing Caps Reduced

Men's and Boys' Skating Toques, in a complete assortment of school and college colors, fine quality and make. Thursday special **39c**.

Men's Winter Wear Caps, with fur turn-down bands, assorted lot, in navy blue cloth and fancy tweeds. Regular 75c. Thursday **45c**.

Men's Sealette Caps, in driver shapes, fine quality and satin lined. Regular up to $1.00. Thursday **59c**.

Men's Fur Caps, wedge shape, in electric seal and astrachan, well made and lined. Thursday **$1.50**.

50c Fancy Cashmere Socks 3 Pairs 85c

All our fancy patterns in this winter's newest styles and colors.
Full fashioned, double spliced heel, toe and sole.
Sizes 9½ to 11.
Regular value 50c.
On sale Thursday, pair, **29c**; 3 pairs, **85c**.

Winter Footwear Reduced

HOCKEY BOOTS.

400 Pairs Pebble Leather Hockey Boots, all sizes. Thursday, men's **$1.49**, boys' **$1.29**, ladies' **$1.29**, misses' **$1.19**, children's **$1.09**.

120 pairs Mule Leather Hockey Boots, all sizes. Thursday, men's **$1.79**, boys' **$1.49**.

120 pairs Men's Felt Lined Box Calf Hockey Boots. Thursday **$1.99**.

500 pairs "Lightning Hitch" Hockey Boots, all sizes. Thursday:

Pebble leather, men's **$2.49**, women's **$1.99**, misses' **$1.89**, boys' **$1.99**, youths' **$1.89**.

Box calf leather, women's **$2.39**.

Dongola leather, women's **$2.29**, misses' **$1.99**.

Russia calf leather, men's **$2.79**, boys' **$2.29**.

HEAVY GUM RUBBERS.

60 pairs only Men's Heavy Gum Rubbers, one-buckle style, all sizes. Thursday special, men's **$1.54**, boys' **$1.19**, youths' **99c**, men's two buckles **$1.84**.

OVERSHOES.

60 pairs Men's Jet Black Overshoes, good quality, all sizes. Special Thursday **$1.39**.

A PRIZE A LAST LINE FOR A PRIZE. **A PRIZE**

Outfits consisting of brush, velvet polisher and a tin of wax-waterproof polish in box complete, patent collapsible tubes, 10c tins, etc., etc.

BERRY'S is the FRIEND of boots and shoes,
Just a smear and then a soft cloth use;
In a minute SUCH a shine
That lasts eight days or nine.

ALL YOU HAVE TO DO.—Fill in a last line and mail it to Sidney Lea, 47 Wellington St. E., Toronto. The last word of your line must rhyme with the last word in the second line. The following are rhyming words, muse, refuse, cruise, news, choose, etc., etc.

RAPID! DAZZLING! ECONOMICAL!

5c. USE BERRY'S 10c

REFUSED MEDICAL AID

And Now Her Child is Dead From Scarlet Fever.

PORT HOPE, Jan. 18.—Lina Elizabeth Ennis, the juvenile daughter of Mr. and Mrs. Albert Ennis, Elgin-st., passed away this morning from convulsions, the effect of acute scarlet fever. Mrs. Ennis is a Christian Scientist and refused medical aid. The child was out sleigh-riding on Saturday in a raging fever, and much local interest has been aroused in the case.

Two others in the family have the disease and were not reported.

At Ludington, Mich., Chas. Smith was shot by his 14-year-old son, who was defending his mother from abuse. The authorities will not prosecute.

DR. A. W. CHASE'S CATARRH POWDER 25c. is sent direct to the diseased parts by the Improved Blower. Heals the ulcers, clears the air passages, stops droppings in the throat and permanently cures Catarrh and Hay Fever. 25c. blower free. Accept no substitutes. All dealers or Edmanson, Bates & Co., Toronto.

WILL OPPOSE EXTENSION

Kingston Board of Trade and a Railway Charter.

KINGSTON, Jan. 18.—The board of trade has asked to be heard before the parliamentary railway committee when the question of the renewal of the charter to the Kingston, Smith's Falls and Ottawa R.R. comes up. The municipalities voting bonuses have also been asked to appear with the Kingston deputation before the committee. Objection will be made to an extension of time.

What One Alderman Did.

CHATHAM, Ont., Jan. 18.—On the inspiration of a moment, in the midst of a hot council squabble last night, Ald. Frank E. Baxter sprang a new one. "Ald. John McCorvie hunkerscaddled on that last vote," he burst out. The mayor called him to order for slang. "It's not slang," yelled Ald. Baxter, "it's the truth; he hunkerscaddled."

The council of ministers has decided that the United States proposal for the neutralization on the Manchurian Railways is not acceptable to the Russian Government at present.