

REAL SATURDAY NIGHTS ISSUE OF THE WORLD WITHOUT FALL

IT WAS A PAVING CONTRACT AND EACH OF THE PARTNERS NETTED OVER \$45,000.

How Election Funds Were Obtained, According to the Evidence of Mr. Murphy—Public Accounts, Printing, Railways and Other Committees Meeting—The House to Adjourn for a Week.

OTTAWA, June 19.—The annual meeting of the Public Accounts, Printing, Railways and Canals, and Privileges and Elections Committees this morning.

At the Committee on Privileges and Elections the investigation into the Turco charges against Sir Hector Langevin and Hon. Thomas McGreevy was proceeded with.

The first witness called was Mr. O. E. Murphy. Mr. Geoffrey (Mr. Turco's counsel) took witness in hand and examined the various donations given by the firm of Larkin, Connolly & Co. to various charities and for other purposes.

Mr. Murphy testified that he was not a partner in the firm of Larkin, Connolly & Co. and that he had no knowledge of the accounts of the firm.

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THE CRITICAL COUNCIL. Workington Discuss Many Things at Their Semi-Monthly Meeting Last Night.

The Municipal Committee of the Trades and Labour Council last evening made a lengthy report. The first item touched upon was the street railway question.

The committee hoped that the Police Commissioners would take steps to prevent crime being conveyed to the police cells.

The committee were pleased to note the spirit shown by the City Engineer in the defence of the policy he had pursued since taking office.

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UNLUCKY AND UNFORTUNATE. TREATIES NEGOTIATED BY EARL MERTON'S GOVERNMENT.

Salisbury Says England Will Give Her Colonies a Preferential Tax on Grain, Wool and Meat.

LONDON, June 19.—Lord Salisbury, replying to an address presented to him by a delegation representing the United Empire League, said the treaties of 1883 and 1885, negotiated under Palmerston's Government, which prevented the colonies from giving preference to British trade, were un- lucky and most unfortunate.

LONDON, June 19.—Henry Matthews, Secretary of State for the Home Department, in the House of Commons today announced that the Government cordially accepted the amendment of Sydney Burton (Lib.) to the factory bill which the Government had defeated yesterday by a vote of 202 to 185.

LONDON, June 19.—Rumors prevail in the financial circles of a withdrawal of the banking issues of Maritima, head of the bank between Mr. Maritima and Mr. Maritima, which has been transformed into a limited liability company.

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WANT A THIRD RAILWAY. Project of Connecting Toronto With Another System Endorsed.

The World's editorial on the St. Catharines and Toronto Railway has occasioned a good deal of chat among business men. The World had conversations with Mr. Davidson, President of the Board of Trade, and Mr. H. B. Blair, of the firm of Eby, Blair & Co. on the subject.

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PROF. RAMSAY WRIGHT BACK. HE GOT A DEAL OF INFORMATION ON KOCH'S LYMPH.

It Causes Great Scientific Activity—Is Still Used by the Discoverer—Will No Doubt be Productive of Great Things—Has Brought Forth Much Literature—Its Composition to be Made Public.

The general interest that has died down regarding the discovery of Prof. Koch will again be revived. Prof. Ramsay Wright has returned from Berlin, carrying with him all that is known about the lymph, to an extent that is not known to the public.

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TRADE PROSPECTS BRIGHT. Encouraging Reports, More Especially in Ontario—Business Elsewhere.

NEW YORK, June 19.—Special reports to Bradstreet's indicate that at most of the larger trade centres, notably New York, Boston, Philadelphia, Memphis, New Orleans, St. Louis and San Francisco, general trade is no more active than has previously been reported.

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MAY REOPEN OLD STORES. Trouble Felt in Montreal at a Celebration Over the Victory in the Rebellion of 1837.

MONTREAL, June 19.—There is trouble among the French-Canadians over a celebration which is proposed to hold in this city on Sunday in honor of the victims of '37, who rebelled against British rule and were finally put down by the imperial troops under Sir John Colborne.

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DO NOT BLAME GARNEY. A BLENHEIM MOTHER DROWS HERSELF AND TWO BABES.

Deserted by Her Husband She Sought Death, With Her Infant Clashed in Her Arms—Her Last Message Written on a Plank of the River Dock.

BLENHEIM, Ont., June 18.—A sad case of murder and suicide happened this afternoon at Rensselaer railway dock. The bodies of Mrs. David Clark and her two children, a little boy and girl both under 4 years of age, were found alongside of a plank of the dock.

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RIGHTFUL WRECK. Many Killed and Injured on the Illinois Central Railway.

NEW ORLEANS, June 19.—The fast express train on the Illinois Central was wrecked on Sunday in this city. Six persons were killed and 15 or 20 hurt.

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THE WIFE WHO WENT AWAY

Frank Shalek, a Czech-Canadian, New York, June 18.—Pony Moore... Mrs. Moore's disappearance...

MRS. LAPPIN WINS

She Secures a Fraction of a Disputed Estate. In the case of Victoria Emily V. Gibson...

A GENTLEMAN IN LIBERIA

Mr. Garwood, missionary from Bishop Taylor's African mission and formerly a resident of Toronto...

ARE YOU GOING

To Europe or away from home for the heated term? Take a certain preparatory...

HISTOGENETIC

Another HOPELESS CASE. Histogenetic Medicine Association. Gentlemen:—

GOODYEAR

RUBBER STORE 12 KING-ST. WEST CHAS. S. BOTSFORD 524 and 526 Queen-street west

SALES ARE BRISK

around the washing goods counters. The showing of styles is uniquely attractive...

IT MAY BE MURDER

A Dastardly Assault on a Night School Pupil. A dastardly crime was committed in the East End last night...

DIFFICULT SURGICAL OPERATION

Prof. Gorman of the Phenological, of Elm-street, who served as correspondent through the African War...

FACTS FOR REMEMBERING

In 1492 Columbus discovered the continent of America. In 1501 Cortez discovered the River St. Lawrence...

TO ARRANGE LACE

A rather uncommittal way of arranging lace for the front of the skirt, first half way down and then near the edge...

WASHING LACE

The banner route. Only 14 hours Toronto to Chicago, 30 hours to St. Louis, 48 hours to Kansas City...

LAKE CURTAIN SALE

If any reader has the faintest idea of the value of a pair of lace or chemic curtains...

SHALL WE

What a difference there is between fifteen minutes and fifteen years and it draws a line between what might have been...

SENATIONALISM AT HANLON'S POINT

Throughout the country, Hanlon's Point will undoubtedly be the Mecca of pleasure-seekers and lovers of the marvelous...

THE LADIES' GIVE EMPHATIC ENDORSEMENT

Now that gloriously lovely June is close on the heels of the balmy month of May...

LOVED HIS FRIEND BETTER THAN HIS GIRL

An old soldier named Thomas King was arrested and locked up in Agnes-street police station last night...

ST. MICHAEL'S COLLEGE GARDEN PARTY

St. Michael's College garden party takes place to-day on the Palace grounds at 9 o'clock...

THE HOTEL TO PUT UP AT

One of the best apartments hotels in the city is the Richmond House, Spadina-avenue and King-street...

SEVERE COLDS ARE CAUSED BY THE USE

of Bickel's Anti-Consumptive Syrup, a medicine of extraordinary penetrating and healing properties...

THE WOMAN'S WARRANT

The Women's Warrant to the Board of Missions of St. Matthew's parish held at home on Thursday night...

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Advertisement for 'DANGLER' Gas Stoves, featuring an illustration of the stove and text describing its benefits.

Advertisement for HICKMAN'S Baking Powder, 'Happy Thought' brand, 25c per pound, with a list of agents.

Advertisement for PHILIP BEST'S 'MILWAUKEE LAGER' beer, 'CELEBRATED' brand, with a list of agents.

Advertisement for GODES BERGER 'WIDE-AWAKE' custom-making bargains, 500 Parson's to go at 50c, 75c and \$1.

Advertisement for DR. OWEN'S ELECTRIC BELTS, 'And Spinal Appliances', with a list of ailments treated.

Advertisement for LABATT'S NEW BRAND 'ALE, ALE, ALE', 'THE BEST IN THE WORLD', with a list of agents.

Advertisement for JAMES GOOD & CO. 'MODERN LANGUAGES', 'SCOTTISH CLAN AND FAMILY TABLANTS', and 'NEW WORLD UNIFORM COLLECTING CO.'.

Advertisement for CASH OR CREDIT, 'S. G. LITTLE', 'Household Brushes and BROOMS', and 'BOECKH'S'.

Advertisement for JAMES GOOD & CO. 'TROUT', 'W. MODOWALL', 'OFFICES TO LET', and 'L. COFFEE & CO.'.

Advertisement for 'ROSSIN HOUSE DRUG STORE', 'GELLE FRERES', and 'MCKENDRY'S'.

THE STREET RAILWAY. A CIRCULAR FROM THE KIELY SYNDICATE.

The Reasons Why This Tender is Held (Very to be a Good One) Messrs. Kiely, McKenna and Everett, the tenderers for the street railway property, have addressed the following circular to the chairman of the Street Railway Committee:

Toronto, 20th June, 1921. To the Corporation of the City of Toronto: To Mr. McDonald, Esq., Chairman of the Street Railway Committee.

We have received, on behalf of Messrs. Kiely, McKenna and Everett, the official report of the City Treasurer and the City Engineer on the tenders for the Street Railway franchise.

The conditions advertised by the city for tenders for the privilege of operating surface street railways, and they impose on the tenderer the following obligations:

1. To buy all the street railway property required by the city at the amount of \$1,453,788; and, in addition, to pay the award, namely, \$1,453,788, which the bidder must assume and pay.

2. To pay \$200 per annum per mile for track.

3. To pay a percentage of gross receipts, and

4. They reserve the option at the end of the 20 years the expiration of the franchise to buy the property used in working the railway at a valuation.

The Kiely-McKenna-Everett syndicate accept these conditions and make the following tender:

1. They offer to buy the privilege for 30 years.

2. To buy the street railway property and pay the award, \$1,453,788.

3. To pay \$200 per annum per mile of track.

4. To pay 7-10 of annual gross receipts, and to increase this percentage as the receipts increase.

5. And they come under the obligation of the conditions to change the horse car system to the electric system within three years, and estimated at from \$1,250,000 to \$1,500,000.

The Kerr-Jane-Brook syndicate do not accept these conditions and make the following tender:

1. They offer to lease the privilege for 30 years.

2. To lease at par 30 or 40 year 4 per cent. city debentures to them and not needed after the change of motive power.

3. They stipulate that the real estate provided for by the conditions (and accepted by Kiely-McKenna-Everett with the knowledge that this provision for working the street railway will cause a great decrease of the receipts must become the subject of mutual agreement.

4. They stipulate that out of the money to be paid by the city 50 per cent. of net profits, which they define to be the profits remaining after depreciation, repairs, operating expenses, (b) directors' and managers' fees, \$15,000 and

5. They further stipulate that they shall be entitled to organize a stock company with a capital of \$300,000 to whom they may assign their lease, and the city substitute the company as the tenderer.

Under the Kiely et al tender the Kiely-McKenna-Everett syndicate pay award, raise the money for the changes from horse to electric power, pay mileage rates and gross percentages; and the city could not pay the interest on the temporary loan from the bank to acquire the street railway property would be required to be charged from any further corporate obligations for the improved service.

Under the Kerr et al tender the city would deliver possession of the railways to the Kerr-Jane-Brook syndicate, who would pay the award and build and equip the new system, and would have the obligation of providing a sinking fund—thus increasing the debt of the city from \$2,017,038 to an approximation of \$3,100,000—and the city would have the option at expiration of the franchise of buying the property at a valuation—this valuation being a great percentage not satisfactory—and of making a new contract.

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ROBINSON'S MUSEE THEATRE.

DOORS OPEN FROM 10 A.M. UNTIL 10 P.M.

WEEK COMING JUNE 22.

THE ACME Comedy Co.

Lecture Hall: PROF. MILTON

In feats of Sword Cutting.

MISS ANNETTE MEES

A Mysterious - Creation.

ALSO THE MEXICAN Feather Workers.

4 PERFORMANCES - DAILY - AFTERNOON 2.30 & 4.30 - EVENING 8 & 9.30.

10 Cts. General Admission 10 Reserved Seats 10 & 20c Extra

"GIVE ME A CIGAR"

GIVE ME AN "EL PADRE"

QUERY: Who do you think obtains the best value for his money, the man who asks for a cigar, or the one who asks for an "EL PADRE" or any other of our brands?

It is difficult to obtain a Good Cigar.

This expression, heard so frequently, is used only by those consumers, who at stores, hotels and restaurants, simply say, "Give me a cigar," "Madre or Hijo," "La Cadena," "La Flor," "Cable" or "Himno," and insist upon having the brand they ask for, do not have occasion to use the expression, "It is difficult to obtain a good cigar."

The consumer who permits dealers and others to hand him any brand they choose, has himself to blame if he is dissatisfied with his purchase.

It is Human Nature for business men to push the sale of goods that pay the largest profit.

It is policy for the consumer to insist upon having reliable brands.

There are some dealers who do not carry brands, more especially the "La Cadena" and "La Flor" (the Crown of the Havana Crop), solely on account of their desire to push the sale of inferior goods and private brands that pay a larger profit.

We manufacture Only the Highest Grades of Cigars.

We are not cheap cigar manufacturers. We aim to give the best of quality consistent with prices charged and do not pretend to offer the public good dollars for ninety cents.

Why struggle with chronic disease when you may be promptly cured by the use of our medicine? It is a simple, reliable, perfect cure for dyspepsia, biliousness, constipation, acid indigestion and all forms of belching, gas, and common plagues of the stomach.

Why Struggle? He says He Did Not Make the Assay. Editor World: My attention has been called to an advertisement in the columns of your paper by the "Bonanza Nickel Mining Company," in which you have been making use of my name and figures purporting to have come from me. I wish it publicly understood that I never gave the "Bonanza Nickel Mining Company" any assay results whatever, and that use of my name and quotation of figures is done without my authority.

Island Delivery of the World. The World is now delivered on the Island. Regular city subscribers can have their papers delivered to the Island, but will be charged 10 cents additional for delivery for the season. The paper for active subscribers on the Island for 30 cents a month.

Military Tournament. The athletic sports of the Army and Navy are held at the end of this afternoon, to include events which are seldom seen elsewhere. Sergeant-Major "Guns of Kingston," Prof. Savage of Toronto and several American military athletes will appear in the competition. All that is required to make an splendid day's enjoyment is fine weather.

Holloway's Corn Cure destroys all kinds of corns and warts, root and branch. It is guaranteed to cure them, and is a cheap and effective remedy.

AMUSEMENTS. H.M. IMPERIAL Army & Navy Veterans GRAND MILITARY TOURNAMENT THIS DAY - AT THE - Exhibition Grounds COMMENCING AT 1.30 P.M.

The greatest event of the season. Don't miss it. See the programs.

ADMISSION 25c. Children 15c

DUFFERIN PARK TORONTO.

SPECIAL PROGRAM FOR JULY & AUGUST MEETINGS

July 1st, 2nd, 3rd, 4th, 5th, 6th & 7th

ENTRANCE FEE 75¢ PER CENT.

FIRST DAY. SECOND DAY.

THIRD DAY.

2.34 class. Purses \$200 2.40 class. Purses \$300

2.50 class. Purses \$400 3.00 class. Purses \$500

3.10 class. Purses \$600 3.20 class. Purses \$700

3.30 class. Purses \$800 3.40 class. Purses \$900

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6.30 class. Purses \$2,600 6.40 class. Purses \$2,700

6.50 class. Purses \$2,800 7.00 class. Purses \$2,900

7.10 class. Purses \$3,000 7.20 class. Purses \$3,100

7.30 class. Purses \$3,200 7.40 class. Purses \$3,300

7.50 class. Purses \$3,400 8.00 class. Purses \$3,500

8.10 class. Purses \$3,600 8.20 class. Purses \$3,700

WOODBINE RACES TORONTO

Tuesday, Wednesday and Thursday, June 23, 24 & 25

Under the auspices of The Woodbine Driving Club

Commencing at 2 p.m. each day.

General admission 20c. Day tickets 50c

25c and 50c. Reservations through members of the Club, 50c. Vehicles and Ladies Free.

THOMAS TAYLOR, President. H. J. HILL, Hon. Sec.

THE OPEN TROT

Entered for the open trot on THURSDAY, June 24th, will be received up to 11 o'clock p.m. on MONDAY, JUNE 28th.

THOMAS TAYLOR, Pres. H. J. HILL, Sec.

REV. DR. M'GLYNN

Will deliver his greatest sermon, "The Common Schools and Their Enemies"

at 7:15 in the AUDITORIUM, Thursday Evening, JUNE 23th.

Admission 25c and 50c. Reserved seats 75c and 1.00.

Extra charge at Northmen's, Tuesday, June 22nd, 10 a.m.

GRAND ORGAN RECITAL ST. LUKE'S CHURCH.

The eminent organist, Dr. Charles F. Davies, will give a recital of the best of his compositions, together with the organ recital, under the direction of Mr. J. P. Thomson, Toronto's favorite church organist.

The recital will extend to the citizens a high-class entertainment on a most extraordinary scale.

Entertainment of rich music from the Church organ, considered one of the best in Canada.

Admission 25c and 50c. Reserved seats 75c and 1.00.

Weather Permitting.

CYCLOARA MUSIC HALL

Grand Concert and Entertainment under the auspices of the I.O.F., on THURSDAY, JUNE 23rd, at 8 p.m. in the Cycloara Music Hall.

Programme: Miss Westhead, Recountant; Mr. Fred Thompson, Organist; Miss Westhead, Vocalist; Miss Westhead, Pianist; Miss Westhead, Dancer.

Admission 25c and 50c. Reserved seats 75c and 1.00.

First-Class Business Property

For sale, yielding six per cent. net, on a long lease, with the right to purchase the property at any time. The property is situated in one of the best business districts of Toronto, and is well adapted for a variety of purposes.

W.A. MURRAY & CO

Are this month offering Special Bargains in the following departments:

Dress Silks, Wool Dress Goods, Washing Dress Fabrics, Mourning Dress Goods, Lace Goods, Ribbons, Trimmings, Parasols, Umbrellas, Hosiery, Gloves, Underwear, Mantles, Lace Wraps, Blouses, Boating Shawls, Children's Dresses, Corsets, Underclothing, Dressing Jackets, Millinery, Straw Goods, Flowers and Fancy Goods; also grand value in Staple and Housefurnishing Goods of Every Kind.

Ladies doing their Summer Shopping will not only save money but find the most complete stock of First-Class Goods in the Dominion at

W.A. MURRAY & CO'S

17, 19, 21, 23, 25 & 27 King-st. E. and 12 Colborne-st., Toronto.

Pickles Pickles Pickles Pickles Pickles Pickles Pickles Pickles Pickles Pickles

PROPERTIES FOR SALE. DICK SEMI-DETACHED NINE-ROOMED HOUSE for sale at modest price. It takes at once. R. H. Humphreys, 36 King East.

TO LET - FURNISHED HOUSE - BEAUTIFULLY situated on Lake Huron, convenient to Fort George. Apply to R. H. Humphreys, 36 King East.

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IMPORTANT EVENT THE BON MARCHÉ

As stated in our circular now being distributed throughout the city \$200,000 worth of Drygoods, all of this year's importation, will be sacrificed at startling prices. The goods are as follows: 25,000 yards Black and Colored Dress Silks in Cross Grain Luxor, Faile Francaise, Mascotte, Tricotine, Surah, Merveilleux, Pongores, Bengaline, plain and fancy Pongees, Brilliant and Royal Armure.

French All-Wool Dress Goods, French Costumes, White Embroidered Dresses, Nuns' Veilings, Debeiges, Black and Colored Cashmeres, Black and Colored Henriettes, Black Silk Warp Paranna, Black Wool Grenade, Black Wool Collars, Parasols, Lace Ribbons, Flowers and Hats.

Summer Jerseys, Lace Capes with the new Medical Collars, Lace Ribbons, Flowers and Hats. Victoria Lawns, Fancy Dress Lawns, Black Silk Grenadine, Colored Silk Grenadine and A GENERAL STOCK OF HOUSEFURNISHING GOODS together with THOUSANDS OF OTHER LINES, which, for want of space, we cannot enumerate. We expect this sale to be a grand success, and in consequence have engaged extra help.

Ladies, do not miss this opportunity; it's like may never occur again.

WILL COMMENCE ON MONDAY, JUNE 22, AT 10 A.M. SHARP.

F. X. COUSINEAU & CO.

7 & 9 KING-ST. EAST

LEGAL CARDS. LAWRENCE, ORMISTON & DREW, BARRISTERS AT LAW, 12 Toronto-st., Toronto.

W. A. MURRAY & CO., BARRISTERS AT LAW, 12 Colborne-st., Toronto.

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TO-DAY'S WEATHER

Windy, with light to moderate rain. High 60, low 45.

STEADIER WHEAT MARKETS

Reports of gold shipments weaker in N.Y. stocks.

BROWNE & WILSON

ASSIGNMENTS IN TRUST, ACCOUNTANTS, AUDITORS.

MONEY TO LEND

ALEXANDER & FERGUSON, Bank of Commerce Building, Toronto.

W. A. CAMPBELL & MARY CAMPBELL

ASSIGNMENTS IN TRUST, ACCOUNTANTS, AUDITORS.

LOWNSBORO & CO.

25 King Street East, Toronto.

MELFORT BOUTLAN

STOCK BROKER AND TRADING AGENT.

ROBERT COCHRAN

STOCK BROKER AND TRADING AGENT.

ESTATES MANAGED

JOHN STARK & CO, 26 TORONTO STREET.

ICE CREAM FREEZERS

Best and Cheapest Made.

REST LEWIS & SON

Cor. King & Victoria Sts., Toronto.

OFFICES

In the CANADA LIFE BUILDING to be let at KING-ST. OFFICES.

ST. LAWRENCE FOUNDRY CO.

282-288 Front Street East, Toronto.

FARMER BROS.

Noted for their beautifully finished photographs.

rolls 100 to 125 pound rolls 100 to 125...

factory in quality. Demand for dried...

JOHN J. DIXON & CO BROKERS

Canada Life Assurance Building, Orders exact...

A fair sorting trade has been done during...

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THE MERCHANTS' BANK.

Proceedings at the Annual Meeting of Shareholders.

Mr. Hague, the General Manager, Reviews the Business of the Year and the Country's Commercial Situation.

The annual meeting of the Merchants' Bank of Canada was held in the Board-room of the institution on Wednesday, June 17, 1891, when there were present: Messrs. Andrew Allan, President; Robert Anderson, Vice-President; Hector Mackenzie, Treasurer; James D. Wilson, Secretary; and a large number of shareholders.

The proceedings were opened by the President, Mr. Andrew Allan, who read the report of the directors and the annual report of the bank.

The directors of the Merchants' Bank of Canada had to place before the stockholders the result of the business of the year just closed.

The net profits of the year, after charges of interest and other expenses, and doubtful debts, have amounted to \$575,679.30.

This has been disposed of as follows: Dividends No. 41 and 42 at 6 per cent. \$1,000,000.00. Balance forward from last year \$1,430,111.11.

The accompanying balance sheet, when compared with that of last year, shows that the business of the bank has been maintained in every department and that large available reserves are held against the liabilities.

Deposits have increased considerably, notwithstanding severe depression, and there has been a decrease in the total of loans and discounts, which is, however, accounted for by the ordinary discounts and advances of the bank.

The ordinary condition of financial matters in London and New York last November added much to the anxiety of the directors, but they are happy to state that the business of the bank was so carefully watched that no loss whatever had been sustained.

As a final result of the business of the year the net profits of the bank have amounted to \$575,679.30, or 45 1/2 per cent. on the capital.

The officers in the service of the bank have discharged their duties with fidelity and ability and to the satisfaction of the directors.

Montreal, June 9, 1891. ANDREW ALLAN, President. JAMES D. WILSON, Secretary.

Notes to the Public: Last year's net profits \$575,679.30. Dividends \$1,000,000.00. Balance forward \$1,430,111.11.

Balance due to Shareholders: \$1,430,111.11. Balance due to Depositors: \$1,430,111.11.

Assets: Cash \$1,430,111.11. Loans and Discounts \$1,430,111.11. Real Estate \$1,430,111.11.

Liabilities: Capital Paid Up \$1,430,111.11. Reserve Fund \$1,430,111.11. Other Liabilities \$1,430,111.11.

Gold and Silver Coins \$1,430,111.11. Bonds and Stocks \$1,430,111.11. Other Assets \$1,430,111.11.

Time Loans on Bonds \$1,430,111.11. Other Loans \$1,430,111.11. Loans and Discounts \$1,430,111.11.

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them we have supplied with money as they needed it, and I think you have reason to be satisfied with the result. In the case of others we have taken care of the money they entrusted to us. We have paid the cheques of our customers to the amount of nearly two hundred millions, and have discounted their bills to the amount of over one hundred millions. This amount was not, of course, all current at one time; but bills to that amount have passed through our books during the year. We have received on deposit over one hundred millions, and have collected and transmitted from one point to another in Canada the United States currency to the amount of a hundred millions more. We have done this business apparently to the satisfaction of our customers, and we are as far as we are satisfied we have been able to do. There are, however, some things which we cannot do with much satisfaction as the foregoing. I cannot but be reasonably remunerated for the business it has done. In the United States, the English and the Continental, for transacting the same volume of business far more would have been earned, irrespective of deductions for expenses, and if I mention this it must be understood that it is not for my own sake.

Severe Competition. The stress of competition affects every line of business, banking included. I do not intend, as at present, to discuss the matter at length, but merely put on record my judgment that the banks at present are not paid a reasonable remuneration for what they do. I say, and I say it emphatically, that this competition as it affects banking is not so much as it is in other lines of business, and to be less careful about security, in that I have never known a failure in this country have arisen from any cause but the fact that the bank was not able to pay its liabilities. It is to be noted that nothing has been done to prevent this, and that the banks are not paid a reasonable remuneration for what they do.

Losses. Investigations have led me to the conclusion that banking losses are greater in Canada, as a rule, than they are elsewhere. It is true, and it is a very serious matter, that the banks are not paid a reasonable remuneration for what they do. I say, and I say it emphatically, that this competition as it affects banking is not so much as it is in other lines of business, and to be less careful about security, in that I have never known a failure in this country have arisen from any cause but the fact that the bank was not able to pay its liabilities. It is to be noted that nothing has been done to prevent this, and that the banks are not paid a reasonable remuneration for what they do.

Depreciations. The report mentions depreciations. These depend upon the outcome of investments, and yet would seem to be an important factor in the business of the bank. It is to be noted that nothing has been done to prevent this, and that the banks are not paid a reasonable remuneration for what they do. I say, and I say it emphatically, that this competition as it affects banking is not so much as it is in other lines of business, and to be less careful about security, in that I have never known a failure in this country have arisen from any cause but the fact that the bank was not able to pay its liabilities. It is to be noted that nothing has been done to prevent this, and that the banks are not paid a reasonable remuneration for what they do.

Government Loans. The bearing of these events upon the borrowing of Government money is a matter of great interest to the public. It is to be noted that nothing has been done to prevent this, and that the banks are not paid a reasonable remuneration for what they do. I say, and I say it emphatically, that this competition as it affects banking is not so much as it is in other lines of business, and to be less careful about security, in that I have never known a failure in this country have arisen from any cause but the fact that the bank was not able to pay its liabilities. It is to be noted that nothing has been done to prevent this, and that the banks are not paid a reasonable remuneration for what they do.

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mind you that in speaking of this I am referring to what is distinctly, though not exclusively, your own affair. There is no branch of business in the Dominion from the Atlantic to the Pacific in which this Bank has not an interest. There is hardly a city, town or village, from Halifax to Victoria, the name of some of whose traders are not to be found on the bills we have discounted. In fact, we might take in the leading centres of trade in the United States and in Great Britain. The ramifications of our New York business extend over all the exporting centres of the United States. In a business tour through the South this spring, going through the States of Virginia, North Carolina, South Carolina, Georgia, Florida, and Alabama, we were struck by the fact that the names of our branches were familiar as those in the streets of Montreal or Toronto. We had them on our books, and reports of their standing on our records. I might say the same of Liverpool, Glasgow, and London, too. All this is perfectly natural. The business of the Bank is to be found in every part of the Dominion, and it is to be noted that nothing has been done to prevent this, and that the banks are not paid a reasonable remuneration for what they do.

Depreciations. The report mentions depreciations. These depend upon the outcome of investments, and yet would seem to be an important factor in the business of the bank. It is to be noted that nothing has been done to prevent this, and that the banks are not paid a reasonable remuneration for what they do. I say, and I say it emphatically, that this competition as it affects banking is not so much as it is in other lines of business, and to be less careful about security, in that I have never known a failure in this country have arisen from any cause but the fact that the bank was not able to pay its liabilities. It is to be noted that nothing has been done to prevent this, and that the banks are not paid a reasonable remuneration for what they do.

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LUMBAGO & LAME BACK

A Well-known R.R. Man's Testimony.

THE OWEN

Electric Belt & Appliances

WILL CURE WITHOUT MEDICINE RHEUMATISM, LAME BACK, KIDNEY DISEASE, DYSPEPSIA, NERVOUSNESS, LOST MANHOOD, IMPOTENCY, UMBAGO, ETC.

The Proof We Have and Will Send You

ONE HUNDRED DOLLARS

The Owen Electric Belt Co., Toronto.

Electricity as Applied by the Owen Electric Belt

RHEUMATISM

TO RESTORE MANHOOD AND WOMANHOOD

WE CHALLENGE THE WORLD

BEWARE OF IMITATIONS AND CHEAP BELTS

THE OWEN ELECTRIC BELT CO., 71 KING-STREET WEST, TORONTO

HANLAN'S POINT.

J. C. CONNOR-AMUSEMENT DIRECTOR.

MONDAY, JUNE 22nd.

LA CHUTE DU CIEL

BAND CONCERT

NEW ATTRACTIONS EVERY WEEK.

Take the Toronto Ferry Co's Steamers every few minutes from foot of Yonge, York and Brock-streets.

OUR AMERICAN "PURE PARIS GREEN" is the best and most reliable of all other greens that is made.

Send in your orders early.

AUTHORS & COX STEWART & HOOD,

121 Church-street, Toronto.

Manufacturers of Artificial Limbs, Trusses, Crutches and Surgical Appliances, etc. All work warranted.

GUARANTEED HOSE

100 FT. UPWARDS

KEITH & FITZSIMONS

111 King-street West

NERVOUS DEBILITY

W.M. ASHALL

Horshoe

Specialty

Wagon and Wheel Work executed with accuracy and promptness.

Decisions

Before the action resumed a dividend was paid on the stock of the institution.

The Owen Electric Belt Co., Toronto.

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JUDGMENTS OVER

Decisions in Some Local Cases at Osgoode Hall

Before the master in chambers yesterday the action of Capewell v. Chamberlain was dismissed with costs. The plaintiff was held to be a co-tenant in Montreal, and the defendant moved for an order for security for costs on the ground that the plaintiff was out of the jurisdiction and insolvent. On a statement by counsel for the plaintiff, that they did not intend going on with the action, it was dismissed.

In the action of Thomas Hambray against Inspector Archibald and Detective Slemin motion was made to the master for an order that the defendants disclose the names of the person from whom Slemin received certain information which subsequently led to the plaintiff's arrest. The master charged the defendants with the duty of disclosing the information on the ground of public interest. The motion was granted.

In the action of Ward against The East End Fish Market the Rev. Dr. Ward was granted an order that the Rev. Dr. Ward should pay the costs of his own expenses and answer certain questions which he refused to answer on the ground that the information was not in his possession. The questions which the Doctor refused to answer were questions relating to his former public standing, and to the truth of certain allegations against the defendant made by the plaintiff. Judgment was reserved.

The Queen's Bench Divisional Court yesterday delivered judgment in the following cases: **Empy v. The Association of London Bakers.**—This was an appeal by the plaintiffs from the judgment of Mr. Justice Ross, who held that the action was barred by the Statute of Limitations. The action was on an insurance policy to recover the amount of a loss sustained by the plaintiffs by reason of a fire. It appeared that no premium had been paid by the plaintiffs, and that the policy was void. The plaintiffs relied upon the fact that the fire was caused by the negligence of the defendant, and that the loss was caused by the negligence of the defendant. The court held that the action was barred by the Statute of Limitations.

Mingaud v. Packer. An appeal by the infant children of one Packer, a member of the A.O.U.W., who in his lifetime made the policy payable to his children, and who died before his second marriage again changed the policy, making it payable to the defendant. The court allowed the appeal and directed judgment for the plaintiff for \$250 and costs.

Nesbitt v. Moulton. This was an appeal by the defendant from the judgment of Chief Justice Armour, who tried the case at Stratford. The action was to set aside as fraudulent a transfer of a stock of liquors in a shop in London by the defendant to the plaintiff's debtor, to other defendants, and judgment was given in favor of the plaintiff. The appeal was dismissed with costs.

Mr. Justice Robertson yesterday heard a motion to set aside as irregular the petition against the return of J. E. Bowman as member of the House of Commons for North Waterloo. The ground of irregularity in the petition was that the petitioner was not qualified to vote, and therefore not entitled to petition against the return of any member-elect. The court held that the petitioner was qualified to vote, and that the petition was valid.

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THE YANVING GRAVE ROBBED OF ITS PREY!

A Condition That Seemed Desperate and Hopeless!

Truth is Mighty and Must Prevail!

A Lady's Tale of Suffering!

The thriving and flourishing town of Paris, Ont., now an important manufacturing centre, is at present considerably agitated concerning a most remarkable cure recently effected. The lady who was snatched from the brink of the yawning grave, is well known, and the truthfulness of her statements vouched for by the pastor of her church.

In connection with this wonderful event, we may remark that such a metamorphosis, hypnosis or electricity were not sought or used; neither was the lady in her infirmities and weak condition, dragged or carried to some mysterious sitting of Moctez, in former centuries, for discovery and cure.

The facts of this remarkable cure are too interesting to the general public to be lightly passed over, and we consider it advisable, inasmuch as the lady who was snatched from the brink of the yawning grave, is well known, and the truthfulness of her statements vouched for by the pastor of her church.

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ARE YOU A BUSINESS MAN? DO YOU WISH TO INCREASE YOUR BUSINESS? DO YOU WISH TO MAKE MONEY? DO YOU ADVERTISE?

The only direct, lasting and true way to place your goods and name before the public is to be liberal in the use of advertising.

GLASS SIGNS

This is the only sensible method as hundreds of manufacturing and wholesale firms in the Dominion can testify. Glass Signs by the quantity of 25, 50, 100, 1000 or 1,000,000.

THE DOMINION GLASS SIGN CO.

178 King-street West, Opposite Academy of Music.

Manufacture the handsomest, neatest and most durable advertising Glass Signs in the Dominion with beautiful gold outline to each letter. We are the originators of the style of glass sign we manufacture. All other firms in Toronto manufacturing same are only imitators. We make sample glass sign free and ship to any address. Send for sample if you are desirous of using this style of advertising. We manufacture high-class goods and are capable of turning out 500 to 1000 signs per week, as we employ several skilled workmen and occupy an entire 4 storied building.

Compare our work, our prices with any rival firm and you will be convinced that the Dominion Glass Sign Co., 178 King-street West, "are the people" to purchase this line of goods from. If you wish the trade to handle your goods induce them to by giving a pretty Glass Sign. It is far ahead of any lithographic work and always holds its color and more lasting. Lithographic signs are apt to warp behind the frame and get unclean and at last are thrown away. This does not happen with Glass Signs. We guarantee the shipment of Glass Signs in good order. If you wish the consumer to buy your goods attract their attention to your specialty by handsome Glass Signs. Send us a postal and we will send a representative to call on you. We will place any trade mark or design on glass signs that is wanted. Do not forget to give us a chance to make a sample free of cost for you. TO RETAIL MERCHANTS! If you wish 12 or 25 signs for use in different conspicuous places give us a call. We can convince you that this is the real and direct method of advertising. The largest and best Glass Sign Works in America. We lead, others try to imitate but fail. Order your Glass Signs for the Toronto Industrial Exhibition as soon as possible.

Dominion Glass Sign Co., of Toronto, Canada.

G. MILKMAN, President. 178 King-street West.

PROPERTIES FOR SALE. RARE CHANCE FOR INVESTORS.

Greatest snap in land ever offered—land in all parts of the city. Sold by auction of valuable business and residential property.

Parcel 1.—Three stores on the east side of Spadina-avenue, viz: 351, 353 and 355. These stores are erected on a lot of land having a frontage of 45 feet on Spadina-avenue and a depth of 140 feet to a wide lane.

Parcel 2.—Five solid brick houses on the east side of Spadina-avenue, Nos. 357, 359, 361, 363, 365. These houses are built on a lot of land 50 by 140 feet to a lane 15 feet wide. This land is leased to the city, the annual ground rent being \$115.00 per annum, lease renewable and about twelve years to run.

Parcel 3.—A block of vacant land on the northeast corner of College-street and Keele-street, being houses numbered 404 and 406. These houses have the latest improvements, each house has 9 rooms, bath, etc. From the convenience to College-street and the street cars these houses are the most desirable residences for business people.

Parcel 4.—The northwest corner of Eglinton-avenue and College-street, having a frontage on College-street of 50 feet by a depth of 132 feet to a lane. These two properties are in one of the best business thoroughfares in Toronto, where vacant property is scarce and will likely double in value in a short time.

Parcel 5.—A pair of solid brick houses on the east side of Manning-avenue, especially well built and finished; the interior beautifully decorated, wall mantels, English grates, tile hearths, brass fenders, etc.; cellar under whole houses; each house contains 11 rooms, consisting of six bedrooms, parlor, dining, etc.; two large pantries. These two houses are in every respect model houses of Toronto and well adapted for business people.

Parcel 6.—Houses No. 3 and 5 Gwynne-avenue; solid brick; contain 6 rooms and bath room; all modern conveniences; first-rate repair, also noted. The above houses are very convenient to Dufferin-street, just at the terminus of the King-street Railway, which is well running regularly, making these houses most convenient to business people in the city.

Parcel 7.—Houses No. 1 and 3 on the east side of Manning-avenue, having a frontage of 212 feet on Manning-avenue by a depth of 132 feet. This parcel will be subdivided into 11 lots of 20 feet frontage each, and will be sold as a whole or in lots. This is a rare chance to get valuable lots at the foot of cars are to run past the land this year and will be sold at a low price.

Parcel 8.—Lots 1 to 4 on the south side of Hill-street on plan 104 immediately next and adjacent to Dufferin-street. These lots are on Hill-street and 107 feet to a lane. Dufferin-street will be widened for business in a very short time. Street cars run regularly to Dufferin-street.

Parcel 9.—Houses on the east side of Manning-avenue, Nos. 638, 635 and 637, lying just north of Lennox-street and south of Hill-street. Each house has 7 rooms, and is well adapted for business people. Within one minute's walk of the street cars.

For full particulars apply to William McLean, No. 1 Brunswick-avenue, corner of College-street, Toronto, at any time up to 10 p.m. daily. Telephone 1558. Dated Toronto, June 13, 1901.

BRUCE BROS.' LIST OF PROPERTIES FOR SALE!

NO. 48 AND 44 SPENCER-AVE.—The finest NO. 48 in South Parkville, good cellar, double boiler, hot water, and 100 feet, good coach-house and stable in rear, with 100 feet of frontage.

NO. 118 AND 116 SPENCER-AVE.—Two first-class, semi-detached, solid brick houses, each with 10 rooms, and 10-foot carriage drive, with stable and coach-house in rear.

WATERLOO, foot of Spadina-avenue, east side, frontage 180 feet, by 80 feet deep, part land and water.

QUEEN-ST., foot of Spadina-avenue, east side, frontage 180 feet, by 80 feet deep, part land and water.

QUEEN-ST. AND WILSON-AVE., s.e. corner, 212 feet frontage, 100 feet deep.

QUEEN-ST. AND WILSON-AVE., s.e. corner, 212 feet frontage, 100 feet deep.

FREE ANNIVERSARY EXCURSION TO NEW -- TORONTO

A special train will leave Union Station at 2 p.m. on Saturday, the 27th inst., and run to the factories at New Toronto. The Mimico Real Estate Security Co. (Limited) invite you to visit the train leaving at 2 p.m. on Saturday, the 27th inst., and run to the factories at New Toronto.

\$13,500-DECIDED bargain, 100 ft. corner Elm and Teriway-st., with buildings; small cash payments; balance 5 years 6 per cent. Builders don't miss this.

\$3800-NICE HOUSE beautifully decorated; will take part exchange.

100 FEET CENTRE-ST. Builders' terms.

100 FT. ADMIRAL RD., hard-st., cheap; will take builders' terms.

\$6500- Gloucester- part exchange; well rented; Employment is given to a large number of clerks, girls, boys and skilled mechanics, and houses are in demand at rents paying from 10 to 12 per cent. interest.

\$3500-Beaconsfield- ave., exchange, 50 Feet Davenport-road W.T.J., close to Argyle-st., at \$25 per foot, worth \$35. Owner must sell at once.

800 Acres First-class Winnipeg land, no encumbrance; exchange for houses; good locality.

Some Fine Investments, Mimico, close to factories. This property will double in value. Terms to suit.

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20 King-st. East. Telephone 532. Special List of Cheap Properties on Easy Terms.

\$10-SUDAN-AVE-100x120 FEET- between Motat and Cleveland-st.

\$18.50-HOOVER-ST-300 FEET- JUST west of Indian-ave.

\$20-MELVILLE-AVE, 80x110; ALSO IN 100x120 ft. lot, 18 feet deep.

\$28-SIMPSON-AVE-BETWEEN HOW- land and Logan, 80x120 to land.

\$30-SIMPSON, COB. LOGAN, AND LO- gan, south of First-ave.

\$32-BARMAN-AVE-TWO LOTS, EACH 50x175 feet deep.

\$45-BINSCHAEFER-DE-53x130 FT. DEEP.

\$60-BATHURST-ST, SOUTH OF HAR- bord, any frontage, cheapest on the street.

PROPERTIES FOR SALE. J. CURRY

45 Adelaide-st. East. Telephone - 1806. A special train will leave Union Station at 2 p.m. on Saturday, the 27th inst., and run to the factories at New Toronto.

\$13,500-DECIDED bargain, 100 ft. corner Elm and Teriway-st., with buildings; small cash payments; balance 5 years 6 per cent. Builders don't miss this.

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