









THE CANADIAN BANK OF COMMERCE

REPORT OF THE PROCEEDINGS OF THE ANNUAL MEETING OF SHAREHOLDERS, TUESDAY, 12th JANUARY, 1904.

The thirty-seventh annual meeting of the Shareholders of The Canadian Bank of Commerce was held in the banking house on Tuesday, 12th January, at 11 o'clock.

Among those present were: Wm. Cook, Carville, Rev. Wesley Casson, J. W. Flavell, Henry Beatty, Wm. Ross, Hon. George A. Cox, Col. Mason, C. M. Gorton, St. Catharines; John Hoskin, K.C., L.L.D.; F. J. D. Smith, Newmarket; Mrs. F. J. D. Smith, Newmarket; C. S. Gnowski, Robert Kilgour, Rev. Dr. Warden, James H. H. Wood, Frederick W. J. Cradock, Thomson, Robert Thomson, Delaporte, A. Kingman, Montreal; Rev. Dr. Armstrong Black, Ed. Cronyn, Melfort Boulton, W. B. Hamilton, G. W. Yarker, John Massey, Thos. Walmsley, Wm. Garside, Chas. Bonnick, B. R. Wood, H. H. Fudger, F. C. Bruce, Hamilton; J. A. Bruce, Hamilton; J. K. W. Prendergast, W. E. Boyd, E. Saunders, David Smith, W. A. Murray, Montreal; A. W. Anglin, E. H. Bickford, Walter Cassels, K.C.; Samuel Nordheimer, C. D. Warren, Col. P. Latt, Robert Cassels, Rev. Dr. Briggs, J. S. McMaster, David Kemp, P.M., W. Langmuir.

Table with 2 columns: Description and Amount. Includes items like 'The balance at credit of Profit and Loss Account, brought forward from last year was \$152,821.07' and 'Dividends No. 73 and 74, at 7 per cent. per annum: For the year on \$3,000,000 \$210,000.00'.

THE RESULT OF THE PURCHASE OF THE ASSETS OF THE HALIFAX BANKING COMPANY IS AS FOLLOWS: Surplus of assets over liabilities, at its re-valuation, \$1,039,028.38. The directors have again pleasure in recording their appreciation of the efficiency and zeal with which the officers of the Bank have performed their respective duties.

Toronto, 12th January, 1904. GEO. A. COX, President.

GENERAL STATEMENT 30TH NOVEMBER, 1903.

Table with 2 columns: Description and Amount. Includes 'LIABILITIES' such as 'Notes of the Bank in circulation \$7,880,547.68' and 'ASSETS' such as 'Coin and Bullion \$2,564,064.39'.

In moving the adoption of the report, the President said: 'I give you directors great pleasure to lay again before the shareholders a report showing handsome profits and most substantial growth. The profits again exceed one million dollars, and while in view of the increase in capital for a part of the period, the percentage is less than last year, still it exceeds 12 per cent on the average capital of the year. In addition to these ordinary profits we have to deal with the sum of \$238,028.38, being the profit derived from the purchase of the assets of the Halifax Banking Company. Out of this total we have transferred to the Rest Account \$300,000.00, and we have provided \$100,000.00 on Bank Premises, out of the year's profits, the large sum of \$185,007.62. After making these contributions to the Pension Fund, the balance of the Profit and Loss account carried forward amounts to \$1,039,028.38. It will be observed that out of the surplus in the assets of the Halifax Banking Company we have provided \$100,000.00 to place the officers of that bank, who have been fully admitted to our staff, on an equal footing with their fellow officers in our Pension Fund. But for this the Profit on the purchase would have been \$238,028.38. The expenses of the Halifax Banking Company have been unusually large this year on account of the addition and the improvements made in our Head Office building. The increase in the total of our assets is about \$10,500,000. Towards this the Halifax Banking Company has contributed \$3,500,000, and the balance represents the growth of our ordinary business. Our bank note circulation

of the banks seems to be in the distribution of the facilities they have to offer to the public. People are well pleased with first class bank buildings and three and four bank open branches in their particular town, but unfortunately this often very foolishly extends to the effect of making profit impossible for the banks in the particular place, but of course it is impossible for some of these banks to support the facilities in this town at the disposal of some of the banks where there is no bank at all. I hope it will be understood that we are not attempting to criticize other banks. We are all guilty and will probably continue so until competition enforces a more sensible policy.

While our statement shows that we have been prosperous, and our general manager in the summary of business conditions about which will speak to you in a few minutes, sees no reason for the continuance of the year's least reasonable prosperity, still the year has been one of unusual anxiety, requiring on the part of your directors and the general management, a degree of great prudence. Not to aid rapid expansion and yet not to check legitimate expansion, and to be clear on our duty, but it is on requiring the exercise of constant study and the ordinary ordinary business of the business of lending money, but we have come to the end of a year with an unparalleled shrinkage in the quotation value of almost all securities. In this shrinkage the market has been relatively has been that of British Consols, of which we hold a considerable amount. In view of the fact that we hold a large holding of various classes of securities we are glad to be able to state that we have provided a margin of security necessary to write every security at the quoted value at the date of our statement. We are not for the necessity of making this provision, but we have been able to show profits in the year's larger than last year.

From the decline in the price of securities our greatest anxiety during the year has been in connection with the money market. There seemed to be a conviction that the value of the discounting of so many United States stocks was going to be affected and the quantity of undesignated securities carried by the banks in the western and southern States would be unequal to the demand made in the autumn for carrying the same. This conviction was noticeably strong in London and seemed to materially influence opinion here. We have steadily hoped that the warning of the spring would cause adjustment of affairs all over the world, and which would avoid in the autumn what everybody dreaded and what everybody had in mind, and this is what we have seen. When we compare the condition of the banks in the reserve cities with that of a year ago, we find that while the London money market has been four middle and western cities declined Chicago just about held its position, and another reserve cities, especially western, increased their resources.

In London many influences besides the conditions in New York have been apparent. The sudden rise in the bank rate following a period when the money market seemed to be in a state of comparative ease, and the great fall in the price of 'consols' and Transvaal loan issues, also accompanied naturally a large block for foreign account, all seemed to show that Great Britain had perhaps not felt the full force of the new stoppage of new rotations, at least of the speculative kind, and the general condition of the world's industry accompanied by violent expenditures on capital account, we must hope, will gradually improve. Although the drought is over and the business outlook in Australia is not so bright, the government and the various states are making demands on the London money market which are seriously felt in South Africa there has been a collapse of the inflated trade which formerly supported the establishment of the bank. It is thought that business will be very dull for some time to come. Whether our credit will be aided or not, we must present both in prosperity and in the extent of our demands on the London money market.

LIABILITIES. Notes of the Bank in circulation \$7,880,547.68. Deposits not bearing interest \$17,323,760.67. Deposits bearing interest, including interest accrued to date 45,459,894.80. Total \$70,664,203.15. ASSETS. Coin and Bullion \$2,564,064.39. Deposit Notes \$3,367,214.75. Total \$5,931,279.14. In coming to the end of the year we must all be conscious that while in most respects it has not been a year of great prosperity, in certain phases it has been sufficiently different to our own to make it a year of unusual interest. The large revenue derived from annual cutting on quite a large scale, and the fact that the governments should tempt our politicians if they have any concern for the welfare of their subjects, or for the people.

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United States. In the three Pacific Coast states in which we are interested, there has been a year of prosperity, but we think we are not wrong in saying that there is some reason to believe that the immediate future has not existed a year ago. There have been large failures in the grain trade, although doubtless not caused by natural contingencies in the trade itself, and in salmon canning, some overbuilding in the production of lumber, and some over-production in shipping, and some check to production from increased cost of labor. There has been a year of prosperity, but we think we are not wrong in saying that there is some reason to believe that the immediate future has not existed a year ago.

General Remarks. Looking ahead, while we see no reason to apprehend serious trouble in the money market, the absorption of the mass of recently-issued securities, and the return of stability in the labor market, before enterprises of the more ambitious character should be encouraged.

price and in quantities satisfactory to both the farmer and the sugar maker is yet in an experimental stage. In those districts in the West where an effort in this direction is being made. Labor of all kinds, in the necessary hard work to obtain, even at the prevailing high wages.

British Columbia. In British Columbia the most noticeable feature has been the rapid development of the lumber industry. The demand from the Territories as well as elsewhere has been unprecedented, and a trade, which a few years ago was small in proportions and most unsteady, has now become a fact of life. The figures which almost create the feeling that there may be an over-production, are small, and to some extent the geographical conditions may not enable this condition to be maintained with a narrow profit would surely threaten the existence of many of the present ventures. Licenses to limit holders are being secured for large areas, and at a considerable fee per square mile, and there probably will be a great activity and consequently great competition in this class of business.

Yukon Territory. In the Yukon Territory we have only to record another year of prosperity. Lack of water during a month or so caused the quantity of gold mined to be a little less than the estimate made in mid-summer, but the total reached the value between 12 and 12 million dollars. Such additions to our wealth are very gratifying, and the arrival of the service, which has been so long in coming, has been a great help to the attention of Wall Street in times of activity in the money market.

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aged. In the United States there is also the doubt attending the next Presidential election, which always acts as a drag on enterprise, and we regret that once more we have to record a year in which no practical success has been taken towards the reform of the currency and banking systems.

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Sheppard Voted Out of Chairmanship of Works Committee Amidst General Regret.

A partisan element in the City Council secured triumph yesterday and elected Ald. Foster chairman of the Committee on Works, thus the absence of Ald. Crane. There was no excuse offered for the departing of Ald. Sheppard, excepting that he was not one of them and no excuse can be made that will justify the members of the committee who refused a capable man the courtesy of a second term and turned down probably the best chairman the committee ever had. The Board of Works has the greatest spending department in the city service, has need of the most alert and energetic men on the Council, and it must be said that Ald. Sheppard was the most favorable and the outlook for the year next of the best.

The Works Committee met at 11 o'clock, the only members being Ald. Crane, Sheppard, and Ald. Foster. The meeting was held in the Board of Works, and the members of the committee were present. The meeting was held in the Board of Works, and the members of the committee were present.

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Property Committee Still 'Looks' for a Solution. The Property Committee met at 11 o'clock, the only members being Ald. Crane, Sheppard, and Ald. Foster. The meeting was held in the Board of Works, and the members of the committee were present.

Mr. Walker's Remarks. Mr. Walker, in his remarks, stated that the committee had received a report from the Board of Works regarding the proposed extension of the street railway system.

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MARVELL WHY EFFORTS WENT DOWN

Currently Charged That the Sunken Steamer Was Unseaworthy and Chronically Leaky.



F. W. Thompson Declares Conditions of Supply and Demand Have Changed Greatly.

Montreal, Jan. 12.—As the eastern weather becomes darker from day to day, it goes without saying that producers and dealers in breadstuffs should be on the qui vive as to the rating of wheat and flour.

More Bread Being Eaten. He said that countries which hitherto were not considered as bread eaters are now beginning to play quite an important part in the world's consumption.

The same, he said, will apply to such countries as China; therefore, it is likely to rule at higher levels for the next few years in consequence of the steadily increasing consumption of breadstuffs the world over.

Again referring to the effect of war conditions on prices of breadstuffs, Mr. Thompson said it would have a direct application on present prices, the conditions of the world's wheat supply having been revolutionized.

When you expect most prosperous conditions throughout the Canadian Northwest. "Decidedly I do. In fact, I believe that no agricultural country in the world today has a brighter future than our Canadian Northwest."

"Where would wheat go should war be declared?" "Oh, that is a hard one. It might go to \$2 a bushel in Chicago."

BEST THAT CAN BE HOPED FOR. In General Opinion of Brokers on Ames' Proposal.

The firm of A. E. Ames & Co. received several acceptances yesterday of their proposal to creditors to form a joint stock company as a way to ultimately repay the liabilities.

IGNORANT OF CANADA. Ottawa, Jan. 12.—The Department of Agriculture today received from the Strathcona two forms of tender for those Canadian meat packers who desire to tender for supplying the admiralty with preserved meat this year.

YORK TOWNSHIP COUNCIL. At the inaugural meeting of the Township Council Monday the following committees were appointed:

HOPES IT WILL BE DECLINED. (Canadian Associated Press Cable) London, Jan. 12.—The Times (London, Eng.) trans Premier Seddon's New Zealand's invitation to the Prime Ministers of the self-governing colonies of the empire to unite in protest against the introduction of Chinese labor into the Rand (South Africa) will not be accepted.

DOMINION LINE. The Toronto Agency of the Dominion Line steamships, plying between Montreal, Quebec and Liverpool, has been transferred to Mr. C. A. Phipps, passenger agent for Ontario for the International Mercantile Marine Co., 41 King-street, East, Toronto.

FIGHT IN MONTREAL. Montreal, Jan. 11.—The fight between O'Grady and Armstrong, formerly of Quebec, formalized in favor of O'Grady, who was given the decision in his seventh round.

WAS NOT A SEAWORTHY BOAT, AND WAS HASTILY AND FLIMSYLY CONSTRUCTED. H.M.S. Grafton left Esquimaux this morning for the west coast of the Chatham wreck. If the lost vessel does not lie at too great a depth when located, an effort to recover the mill and any bodies that may be with the wreckage.

THE LOST STEAMER CLALLAM. AGAINST CHAMBERLAIN. LOOKS LIKE DOG IN THE MANGER. U.S. Refusals to Accommodate Canadian Parcel Post With 8, American.

London, Jan. 12.—The Yorkshire Daily Observer says that one of the most likely effects of a really effective preference to Canadian products would be to stimulate the already extensive movement of cosmopolitan Americans across the Canadian border.

Nothing to Justify It. The Liverpool Daily Post says there is no single feature in the British trade to justify Chamberlain's assertion that our external trade, apart from our colonial trade, was declining, and that but for the colonial trade the country would now be suffering the greatest depression the trade has known for a century.

Had Made No Offer. The Liverpool Mercury says that the colonies have legislatures, which alone can make offers. They had made offers when Chamberlain, for the purpose of his propaganda, selected a wrong word to express their real sentiment and attitude.

His Faulty Speech. The Manchester Guardian says that Chamberlain's speech combined nearly all the faults of nearly all his other speeches. It was vitriolic, of a personal nature, with sneers, enclaves, begged the questions and gave slippery situations.

A SATISFACTORY FILE REMEDY. Will cure the conditions causing the piles. Try Dr. Hamilton's Pills of Manx-pur and Butternut; their frequent use where the use of Dr. Hamilton's Pills failed. Price 25c.

\$65,000 DECREASE IN G.T. EARNINGS CAUSED BY SNOW

Local Officials Consider It Light and Are Self Congratulatory on Results Attained.

The considerable falling off in the earnings of the Grand Trunk for the last week, as compared with the corresponding week in 1903, as shown in Monday's statement, did not come in any way as a surprise to local G.T.R. officials. They had been looking for a decrease, and, on the whole, were disposed to look upon the discrepancy of \$65,720 as light, all things considered.

Beginning Friday and ending Sunday, there will be a meteorological conference in the College Chapel at Victoria University. Among those who are to take part are Rev. R. C. Armstrong, returned missionary from Japan; Rev. W. J. Mortimer, from China; Rev. J. L. Stewart, from China; Rev. J. J. Ross, Rev. S. Cleaver and many others.

The Arts dance has been arranged for Feb. 5. A Fine Magazine. Just out, The Four-Track News New Year's Number for January. Only 5 cents; any newsdealer.

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Boils were so painful could not sleep at night.

APPEARED ON NECK, LEGS AND ARMS.

Burdock Blood Bitters CURED THEM.

It is well-known to all that had blood in the direct cause of all skin diseases and it is necessary for the blood to be cleaned before the eruptions will disappear.

Mr. Willard Thompson, McNeill's Mills, P.E.I., writes as follows: "I wish to state to you what Burdock Blood Bitters has done for me. Some time ago my blood got out of order and many boils appeared on my neck, legs and arms. They were so painful that I could not sleep at night. After having tried many different remedies the advice of a friend, to use Burdock Blood Bitters. Before I had quite used two bottles the boils had completely disappeared, and I wish to emphasize the fact that I think Burdock Blood Bitters the best blood purifier on the market today."

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Are showing some entirely new and elegant designs in ENGLISH, FRENCH and AMERICAN

ELECTRIC FIXTURES These goods are unexcelled for their superior finish and style.

TRY OUR CELEBRATED COAL AND YOU WILL BURN NO OTHER.

MILNE'S COAL HAS AN EQUAL HEAD OFFICE 86 KING STREET EAST

INVALUABLE IN HOT CLIMATES. CALVERT'S CARBOLIC PRICKLY HEAT-DISINFECTING SOAP.

Contains 10% Pure Carbolic Acid. Contains 15% Powder's No. 5 Carbolic, thus forming a safe, cheap and reliable disinfectant for the household, which should be used regularly to prevent Infection and Epidemics.

F. C. CALVERT & Co., Manchester, England.

CITY'S POPULATION 279,526. According to Figures Prepared by the City Directory Co.

According to the city directory for 1904, delivery of which will be commenced to-morrow, the population of Toronto is 279,526.

Statistics are given to show the increasing prosperity of the city as judged from the banking, real estate, building, assessment, postal, customs, stock exchange and Street Railway returns, and extracts from the City Engineer's report for 1903.

CHICAGO'S FALL OF CLOUD. For an Hour Yesterday Windy City Was in Darkness.

Chicago, Jan. 12.—Hundreds of passengers on incoming trains here to-day were started by a sudden plunge into midnight darkness. The transition from bright daylight seemed immediate and complete, and the rush was into a tunnel under the main line.

POINTS ABOUT PEOPLE. Sir William Ramsay, the British scientist, whose recent announcement, that the new element, radium, changed from a distance of several miles. The blackness extended in a circle from the center of the city, the radius being about 250 feet.

Wu Ting Fang formerly Chinese Minister to the United States, has been appointed vice-president of the newly created Department of Commerce in his home government. It will be his province specially to look after the foreign commerce of China.

What Missionaries Fear. "What we have to fear in case of a Russo-Japanese War," said Rev. Dr. Mackay, Presbyterian Foreign Missionary Secretary, in an interview yesterday, "is that China may become involved. In event of this our mission, of whom we have a number in China, must suffer at the hands of the mob."

An English alienist says it is doubtful if mental illness is ever an actual cause of insanity, for the habitual application of the mind, when not excessive, strengthens it and renders it less liable to disease.

Neuralgia and Chronic Rheumatism. Do not waste time with local applications. They may relieve—they cannot possibly cure.

The impoverished blood must be enriched, the run-down constitution built up, and the nervous system toned and restored. All this can be done speedily, effectively and with absolute certainty by taking a perfect union of

FERROL (The Iron-Oil Food) At All Drug Stores. Samples free from THE DRUG COMPANY, LIMITED, Toronto, Ont.

TO CURE GRIP IN TWO DAYS. Laxative Bromo Quinine removes the cause. Call for the full name, 25 cents.

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CAN... \$1... MARK...

Under... ment to... day.

Runners... 1903.

United... 250,000.

Book... 100.

J. L. day... 1903.

Total... 1903.

Forgo... 1903.

Limbo... 1903.

Wash... 1903.

Learn... 1903.

Cher... 1903.

CANADA PERMANENT MORTGAGE CORPORATION

Formed by the Ontario Permanent and Canada Mortgage Corporation. Head Office, Toronto, Ontario.

SAVINGS DEPARTMENT... \$100 upwards received for which debentures are compounded at 3%... \$100 upwards received for which debentures are compounded at 4%...

INVESTED FUNDS... \$23,600,000

MARKETS ARE TREMENDOUS... To-day Save Money, To-morrow You'll Need It.

World Office, Tuesday Evening, Jan. 12... C.P.F. was the market and this was in consequence probably more of war rumors than of decreased coverings for the first week of January.

London was said to be a seller of the stock at New York and this was the same within 10 to 116, the extent to which an outbreak of hostilities between Japan and Russia would affect the business of this company is purely problematical.

Underwriters of \$400,000 Lake Shore and Ontario Railway bonds... \$25,000,000 Reading notes, due to-day.

United States Steel estimates cash on hand at \$47,000,000... Twenty-four roads for November show average net decrease 41 per cent.

Western national men say outlook gives general satisfaction... Rock Island dividend indicates Choctaw is ready to pay.

London was fairly contented after their... Mr. Joseph says that the... Mr. Joseph says that the...

Washington, Tuesday, Jan. 12... We understand the call for meeting to consider the... Mr. Joseph says that the...

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IMPERIAL BANK OF CANADA

Capital Paid Up... \$1,000,000... Deposits received and interest at current rate credited twice a year.

Branches in Toronto... Corner Yonge and Queen Streets... Corner King and York Streets.

Branches in Montreal... 119 1/2 St. James Street... 119 1/2 St. James Street.

Branches in Vancouver... 119 1/2 St. James Street... 119 1/2 St. James Street.

Branches in London... 119 1/2 St. James Street... 119 1/2 St. James Street.

Branches in New York... 119 1/2 St. James Street... 119 1/2 St. James Street.

Branches in San Francisco... 119 1/2 St. James Street... 119 1/2 St. James Street.

Branches in Hong Kong... 119 1/2 St. James Street... 119 1/2 St. James Street.

Branches in Shanghai... 119 1/2 St. James Street... 119 1/2 St. James Street.

Branches in Canton... 119 1/2 St. James Street... 119 1/2 St. James Street.

Branches in Hankow... 119 1/2 St. James Street... 119 1/2 St. James Street.

Branches in Peking... 119 1/2 St. James Street... 119 1/2 St. James Street.

Branches in Tientsin... 119 1/2 St. James Street... 119 1/2 St. James Street.

Branches in Harbin... 119 1/2 St. James Street... 119 1/2 St. James Street.

Branches in Urumchi... 119 1/2 St. James Street... 119 1/2 St. James Street.

Branches in Lhasa... 119 1/2 St. James Street... 119 1/2 St. James Street.

Branches in Yunnan... 119 1/2 St. James Street... 119 1/2 St. James Street.

Branches in Szechwan... 119 1/2 St. James Street... 119 1/2 St. James Street.

Branches in Hunan... 119 1/2 St. James Street... 119 1/2 St. James Street.

Branches in Anhui... 119 1/2 St. James Street... 119 1/2 St. James Street.

Branches in Jiangsu... 119 1/2 St. James Street... 119 1/2 St. James Street.

Branches in Zhejiang... 119 1/2 St. James Street... 119 1/2 St. James Street.

GRAIN MARKETS FIRMER

Advances Made in Wheat at Both Liverpool and Chicago... Market Quotations.

World Office, Tuesday Evening, Jan. 12... Liverpool wheat futures closed 1/4 higher... Chicago wheat futures closed 1/4 higher.

Chicago Cattle... Chicago Hogs... Chicago Sheep... Chicago Pigs.

Chicago Hides... Chicago Wool... Chicago Tallow.

Chicago Lard... Chicago Butter... Chicago Eggs.

Chicago Flour... Chicago Meal... Chicago Bran.

Chicago Oil... Chicago Soap... Chicago Paper.

Chicago Cotton... Chicago Linseed... Chicago Hemp.

Chicago Rubber... Chicago Glass... Chicago Iron.

Chicago Steel... Chicago Coal... Chicago Lumber.

Chicago Brick... Chicago Cement... Chicago Glass.

Chicago Paper... Chicago Ink... Chicago Paint.

Chicago Oil... Chicago Soap... Chicago Paper.

Chicago Cotton... Chicago Linseed... Chicago Hemp.

Chicago Rubber... Chicago Glass... Chicago Iron.

Chicago Steel... Chicago Coal... Chicago Lumber.

Chicago Brick... Chicago Cement... Chicago Glass.

Chicago Paper... Chicago Ink... Chicago Paint.

Chicago Oil... Chicago Soap... Chicago Paper.

Chicago Cotton... Chicago Linseed... Chicago Hemp.

Chicago Rubber... Chicago Glass... Chicago Iron.

Chicago Steel... Chicago Coal... Chicago Lumber.

Building Lots For Sale

OSLER & HAMMOND... StockBrokers and Financial Agents... 12 KING STREET EAST.

A. M. CAMPBELL... 12 RICHMOND STREET EAST... Telephone Main 2261.

Oil-Smelter-Mines-Timber... DOUGLAS, LACEY & CO... Operating 25 companies, several of which are paying 12% and over on the investment.

BUTCHER & WATSON... Branch Managers, Confederation Life Building, TORONTO, CANADA.

G. A. CASE... (Member Toronto Stock Exchange) STOCKS AND REAL ESTATE... 20 KING STREET EAST.

PELLATT & PELLATT... HENRY HILL PELLATT... 66 KING STREET EAST.

FERGUSON & BLAIKIE... STOCKS AND BONDS... 23 TORONTO STREET, Phone: 40 TORONTO. Main 1352.

THOMPSON & HERON... 16 KING ST. W. CANADA... STOCKS, GRAIN, COTTON.

LORSCH & CO... Stocks, Bonds, Grain, Real Estate, Mining Stocks... 3 WELLINGTON STREET EAST, Phone: 316.

PARKER & CO... StockBrokers and Financial Agents... 61 VICTORIA ST., TORONTO.

MCINTYRE & MARSHALL... (New York Cotton Exchange) Members... 12 KING STREET EAST, TORONTO.

SPADER & PERKINS... King Edward Hotel... J. G. BEATY, Manager.

There is Money in COPPER... The Calumet & Hecla... Has Paid in Dividends \$83,000,000.

THE HERMINA MINE... Owned by CALUMET MEN... Write for Prospectus.

EVERY MOVE STOCK MARKET... R. C. BROWN & CO... Standard Stock Exchange, Toronto.

Make Your Will... HARRIS' ABSTRACT COMPANY... 113 JARVIS STREET.

Trusts and Guarantee... D. McDONALD... 113 JARVIS STREET.

PORT SIMPSON... Canada's Liverpool on the Pacific... One of the finest Deep Water Harbors in the World.

PORT SIMPSON... Beautifully situated for town site, land gently rising from the water.

PORT SIMPSON... Terms—HALF CASH—balance three and six months—no interest—no personal liability.

PORT SIMPSON... Money will be made by those who get in first. For fuller particulars of ground for offering write or call immediately, as time of option is very short.

PORT SIMPSON... FOX & ROSS, Standard Stock Exchange Bldg., TORONTO.

PORT SIMPSON... McMillan & Maguire... 12 KING STREET EAST, TORONTO.

PORT SIMPSON... FOX & ROSS, Standard Stock Exchange Bldg., TORONTO.

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