





Probably nine-tenths of the Physicians in this country now recommend the Bicycle as a promoter of health.

Probably ten-tenths of all those who have worn our sort of Bicycle SUITS know them as promoters of good temper. No Flimsy Stuff that looks well to-day and is all out of sorts to-morrow—we can't afford to make it; you can't afford to wear it.

Our semi-annual stock-taking is near and we offer this inducement to quickly reduce stock:

- On Thursday and Friday we offer the choice of any \$5.00, \$6.00, \$6.50 or \$7.00 Bicycle Suit in our store for \$4.25 And the choice of any \$3.50, \$4.00 or \$4.50 Bicycle Suit for 2.95

These prices are for Thursday and Friday only. Samples of the Suits are on display in our East window.

OAK HALL CLOTHERS, 115 to 121 King Street East, Opp. the Cathedral

H. S. R. OPPOSE EXTENSION.

Petition for Better Car Accommodation Referred to a Committee.

Railway Company Claim the Proposed Lines Would Not Pay Them

Developments at the Inquest on the Death of a Child—Sports and General News From Hamilton.

Hamilton, June 21.—The Board of Works this evening considered the petition signed by residents of the south-east part of the city, asking that the Street Railway Company be requested to build a line on Wellington, Simson, Catherine and Hunter streets.

Secretary Robins of the Canadian Underwriters' Association has written to the City Clerk, informing him that the association will not take action in regard to an increase of rates on fire insurance.

When you call for whiskey insist on Mt. Clemens Sprudell as a chaser.

Mr. Duthie Denies It.

A Delicious Salt.

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Dead Child Fathered and Mothered.

Pearl Soft

It's the best we know how to get—that anybody can get—to sell at the price. Christy make—on latest Stetson block.

A ten dozen lot—two cases of them—bright pearl soft hats—black silk band and pearl silk trimmings—Russian leather sweat and zephyr weight—three dollars at most hatters hereabouts—make this lot go at..... 2.50

J. & J. LUGSDIN (TAILOR & CO.) 122-124 YONGE ST.

BRIGHT CATHOLIC FUNCTIONS

'Twas a Happy Day at College, Abbey and Academy.

St. Michael's Students Got Medals and Prizes—New List of Honors at St. Joseph's Academy—Loretto Abbey's Clever Rectors.

The 4th annual commencement of St. Michael's College was held yesterday morning, and a large number of clever students are now showing of prizes and medals to their admiring friends.

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THE OMNIPOTENT BILL

Says That the Theatre is Also One of His Weapons—The Emperor or Idealism.

Berlin, June 21.—The official text of Emperor William's speech to the company of the Royal Theatre, delivered on June 16, was published to-day. The following are extracts from His Majesty's remarks: "The theatre should be the instrument of the monarch and, like the school and university, work for the preservation of the highest spiritual qualities of our noble German people."

The theatre is also one of my weapons. "It is the duty of the monarch to interest himself in the theatre, as I have seen by the example of my father and grandfather, for the theatre can be an immense power in his hands."

The artists must be encouraged to serve the cause of idealism, with firm confidence in God, and to continue the fight against materialism and the un-German playhouses have, unfortunately, already descended.

The general manager, in returning thanks, assured His Majesty that the Royal Theatre would gain new victories for dramatic art under the Emperor's guidance.

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AT THE POLICE COURT.

Edmund Preston was committed for trial on the charge of stealing books from the Standard Fuel Co. Crown Attorney Gray notified Preston that he would also prosecute him for perjury.

Sarah Redding, 208 Elizabeth-street, is a woman who not only gets drunk herself, but makes her two little children drunk also. The Magistrate handed the children over to the Children's Aid Society.

Saturday night's row on East-her street cost Edward Marlborough \$10 and costs of 60 days and Andrew Christie \$1 and costs of 30 days. John Weir was acquitted.

Arun Harris, who was an agent for the Dominion Card and Tassel Co. of Montreal, was committed for trial on a charge of stealing small sums from his employers.

Minnie O'Brien was sent down for 30 days for stealing John Parsons and John Baithgate were each fined \$5 and costs for dumping night-soil in the Dock.

Myrtle Mitchell was fined \$3 for riding a wheel on the Queen's Park sidewalk.

Dan Small drove in a wrong manner at a race and Simcoe-street and caused a collision with Alex. Hendrie, 188 Baldwin-street, a bicyclist. Magistrate Miller imposed a fine of \$2.

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TRUSTS Corporation

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TENDERS
To Contractors.

will be received by registered
addressed to the Chairman of the
Control, City Hall, Toronto, up
on Wednesday, July 13, 1898, for
revision of the following works:
ASPHALT PAVEMENT.

TENDERS
received by the undersigned for
and decorating the Presbyterian
Georgetown.

TENDERS
addressed to the undersigned,
"Stoves, etc." will be up
to Tuesday, the 23rd inst., at
for repairs to stoves, cleaning and
ing same for one year, in the vari-
ous schools, desks, etc. Specifi-
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THE CANADIAN BANK OF COMMERCE

REPORT OF THE PROCEEDINGS

THE THIRTY-FIRST ANNUAL MEETING

TUESDAY, 21st JUNE, 1898.

The Annual Meeting of the Shareholders of the Canadian Bank of Commerce was held in the banking house yesterday at 12 o'clock. There were present: Hon. Geo. A. Cox, Messrs. N. Merritt, Wm. Spry, Robert Kilgour, O. S. Gzowski, Jr., John Scott, John Taylor, W. B. Hamilton, John Hoskin, Q. C. L.L.D., A. E. Ames, W. M. Flavelle, R. K. Connel, Thomas Gilmore, C. D. Massey, A. V. Delaporte, Matthew Leggat, Rev. A. B. Lawler, J. W. Flavelle, Walter S. Lee, Delaporte, Matthew Leggat, Rev. A. B. Lawler, J. W. Flavelle, Aemilius Jarvis, F. J. Roche, H. M. Ferguson, Wm. Cook, B. M. Britton, (Kingston), Henry Betty, Rev. E. H. Dewar, A. H. Ireland, R. H. Temple, W. H. McCaw (Port Perry), Z. A. Lash, Q.C., Wm. McCabe, John L. Blaikie, Hon. A. M. Ross, J. W. Langmuir, N. Silverthorn, Robt. Somerville, Robt. Thompson, A. L. Hubbard, W. R. Riddell, Q.C., J. K. Niven, J. Kerr Osborne, A. E. Plummer, W. J. Gage, Thos. Sanderson, David Smith, Dr. Byerson and others.

On motion, the President, Hon. Geo. A. Cox, was requested to take the chair, and Mr. J. H. Plummer, the Assistant General Manager, was appointed to act as Secretary.

The President called upon the Secretary to read the Annual Report of the Directors as follows:

REPORT.
The Directors beg to present to the Shareholders the thirty-first Annual Report, covering the year ending the 31st May, 1898, together with the usual Statement of Assets and Liabilities:

Table with 2 columns: Description and Amount. Includes Balance at credit of Profit and Loss Account, Dividends Nos. 61 and 62, Transferred to Pension Fund, Written off Bank Premises and Furniture, Balance carried forward.

Which has been appropriated as follows:
Dividends Nos. 61 and 62 at seven per cent. per annum \$420,000 00
Transferred to Pension Fund 10,500 00
Written off Bank Premises and Furniture 42,935 57
Balance carried forward 497,935 57

The usual careful revaluation of the entire assets of the bank has been made, and all bad and doubtful debts have been amply provided for.

In presenting the statement at the close of the last fiscal year the Directors drew attention to the large resources of the Bank which they were obliged to invest in loans and securities yielding a low rate of interest. This condition continued throughout the year which has just closed, until the marked revival in all channels of business two or three months ago.

The Bank has been appointed the sole agent of the Dominion Government for the collection of the royalty to be imposed on gold mined in the Yukon District. It has also been appointed the banker for all the ordinary business of the Government in that District.

The Directors, with all pleasure in recording their appreciation of the efficiency and zeal with which their respective duties have been performed by the officers of the Bank.

GENERAL STATEMENT.
Liabilities.
Notes of the Bank in circulation \$3,000,423 00
Deposits bearing interest, including interest accrued to date 3,490,953 75
Total 6,491,376 75

Table with 2 columns: Description and Amount. Includes Balances due to other Banks in Canada, Balances due by Agents in Great Britain, Dividend No. 62, Capital paid up, Rest.

Assets.
Specie \$419,259 88
Dominion Notes 889,776 75
Total 1,309,036 63

THE PRESIDENT: The report is now before you, gentlemen. We shall be glad to answer any enquiries you may make.

MR. B. M. BRITTON, Q.C. (Kingston): Is the large balance shown in the statement as due by Agents in the United States a normal state of things, or exceptional for this year?

THE GENERAL MANAGER: Not very abnormal. We have large business interests in New York, Chicago and New Orleans. The Bank makes large loans in the United States at all times.

MR. BRITTON: The amount then represents investments there?
THE GENERAL MANAGER: It represents money invested by our own Agents chiefly in call and short time loans, I might say in this connection, as I think it will be of interest to our Shareholders, that in 1897 we were able to secure in the large resources which we had in the United States to bring in the sum of \$3,000,000 to use in our Canadian business. I think I am right in saying that some \$3,000,000 of our Canadian business together brought back to Canada from the Bank of Montreal and ourselves together brought back to Canada from the money invested in the United States that could be readily available in time of trouble, and is of course one of the chief reasons for our keeping monies invested outside of Canada.

The President then delivered his annual address, as follows:
PRESIDENT'S ADDRESS.

A year ago I had occasion to remark upon two very prominent features in the statement of the Bank then laid before you. These were the rapid increase of our resources and the difficulty we were experiencing in employing them profitably. Although the outlook is now changing in an encouraging way, our deposits have now reached \$3,490,953, an increase over last year of almost \$4,000,000. There is no special feature to note regarding this large increase. It is almost entirely due to the ordinary deposits of the many thousands who deal with the bank. It will be seen that as against this growth in deposits we have increased our investments in bonds over \$3,000,000, our total holdings of government and municipal securities and other bonds being now nearly \$7,500,000. It will also be noticed that out of total assets of \$34,000,000 about \$17,000,000, or one-half, are either immediately or nearly immediately available. These are much larger figures than we have had in the past, and they are the result of a most fortunate manner the strength of the bank and the high estimation in which it is held. But, while this is a matter for congratulation, the difficulty of caring for this large amount of money, and of earning a profit over and above the interest paid on deposits, and the cost of administration, is very

great indeed. We, however, fully expect that the revival which has set in will make the demand for ordinary commercial loans much larger than it has been for the past few years.

During the year an issue of Dominion Government bonds was placed upon the market, at a price yielding to the investor only about 2 3/4 per cent. per annum, and over one-half of the issue was taken by Canadian Banks. These bonds will no doubt, more steadily towards par, or a yield to the investor of only 2 1/2 per cent. per annum. In view of the fact that the administration of the postoffice and other government savings banks costs about one-quarter of one per cent. per annum, there was clearly no excuse for continuing to pay for such deposits three per cent. per annum, and we have to compliment the Finance Minister upon giving notice that after the 1st October the rate will be reduced to 2 1/2 per cent. Politicians have tried to show that this is a step specially favored by the banks as opposed to the rest of the people. But this has been a very fruitless effort, not calculated to deceive any who have given the matter serious consideration. In a new country the majority are borrowers, and the real interest is in lower rates and not higher. If the government rate is kept the least fraction above the true value of the depositor's money the business community must suffer by the artificial rate thus maintained.

We are very glad to learn that there is some prospect of a settlement of the various questions at issue between the United States and Canada. The commercial importance of good relations between the two countries, of a reasonable tariff and as little friction as possible in the way of connecting the two international exchange of commodities, is not only very great to Canada, but also to the United States. It is evident from the papers devoted to the subject by prominent journals that during the past year or two the people of the United States have become more intelligent than heretofore as to the value of trade with Canada. We should not and need not make any material concessions to the United States which are not fairly an exchange for concessions made to us. To know that we can prosper whether they are friendly or not is the best basis for a satisfactory adjustment. Nevertheless, we can afford to frankly admit that the present measure of our prosperity would be enhanced by greater freedom in our trade relations with them.

It is evident that we have entered upon an era of railroad building and of great increase in our own carrying trade. After the building of the Intercolonial and Canadian Pacific Railways it was but natural that a young country like Canada should pause, a little exhausted by its effort; and there were those who therefore thought that we had ended our day of railroad building on a large scale, whereas we have but commenced. Many things have happened lately which should cause us to take stock of our country afresh, and estimate from a wider point of view its future possibilities and immediate wants. In Manitoba the branch roads and local systems feeding the main lines are prospering, and new communities of settlers are being created, the people are awakening to the great value of new districts which were not discussed a few years ago, and the feeling that the railroad must be the pioneer—must go in advance of settlement—is greatly strengthened by the success of some recent efforts in railroad building of that kind. Gradually we are making it possible for pioneers in farming to get into that more northerly country in the Northwest which so attracted the early travelers that they called it the "fertile belt" at a time when the prairie country west of the Red River Valley was accounted worthless. Further west along the foothills it is clear that railroads must be built northward, and when built we will wonder at the possibilities of cattle ranching thus opened to the world. In British Columbia the need of railroads is even more evident to the most careless observer. In the southern part, where mining is being developed, much has been done and much remains to do. But, looking northward, everything is yet to do. We have all been discussing freely the needs of the Yukon district, partly because it has become a political question and partly because it has been so suddenly thrust upon our attention. But the Cassiar and the Cariboo districts require aid also, and there can be little doubt that before long railroad systems will serve all these, touching at some of the most important points of the Pacific, and eventually reaching down to the main line of the Canadian Pacific. On the Pacific a great ocean traffic is being created, and while much of it is merely coastwise and carried on mainly by United States vessels, when the first rush of the mining excitement is over, we feel sure that of the steady trade that remains we shall have a considerable share. In the traffic with Asia there is a great increase, and whether the proposed fast line service is carried out by the present projectors or not, the need of it is more evident than ever before.

During the year the Bank has made a somewhat important venture in opening a branch at Dawson City, in the Yukon District. We had been urged to establish an agency in that country before Dawson City existed; but we were naturally deterred from doing so by the absence of sufficient police protection and the fact that there was no mail service and no immediate prospect of railway or telegraph services. Since then the conditions have changed considerably, and the bank having been appointed agent for the Dominion Government for the collection of the royalty imposed on gold mined in the Yukon territory and bankers for the bank in that country to open a branch of the Bank. The main office of the staff of the new branch, with an outfit sufficient to commence business, went through the White Pass some weeks ago, and is now doubtless doing business at Dawson City. The bank control an office and safe there until our own offices and vaults are built. The remainder of the staff, with safes and other permanent supplies, left Seattle 13th June, and will arrive in Dawson City some time in July. They, of course, go all the way by water, leaving all their baggage and supplies at St. Michael's on the Yukon in a river steamer and the necessary arrangements for the shipment from thence of gold dust have been attended with innumerable difficulties of detail and great expense, and we naturally hope that the venture may be a source of considerable profit to the Bank. This, of course, time alone can determine.

I have now pleasure in moving the adoption of the report, which will be seconded by the Vice-President, but before submitting it for your approval I will ask the General Manager to address you.

THE VICE-PRESIDENT: In seconding the adoption of the report I would like especially to draw the attention of the Shareholders to the remark in the report that ample provision has been made for all bad and doubtful debts and to express the opinion of the board that this statement is most fully justified. I am glad also to express the appreciation felt by the board of the ability and prudence with which the affairs of the bank have been administered during the past few years of financial depression, and I think I can say of the very conservative policy which has been followed. I think this is fully shown in the statement of the assets presented to you today.

There are good prospects of the return of prosperity and you may rely on the management of the bank being ready, as they are fully provided with the means to take every advantage of the increase in business and to exercise the same care with regard to the investments of the future.

The General Manager then spoke as follows:
GENERAL MANAGER'S ADDRESS.

In addressing you a year ago the belief was expressed with some confidence that we were nearing the end of a long period of depression. Such hopes had been entertained before only to be deferred, but this time the turn in the tide of business was so decided that even the most pessimistic must have felt its influence. We have only to walk about the streets of this city, to notice the improvement. The vacant houses are fast filling, and probably do not now exceed the natural number in a city of over 200,000 people; good houses of moderate rent are being enquired for, and are evidently becoming scarce; and the building operations of the city, which have been so severely restricted for some years, have increased for the first half of this year to the largest figures since 1891, being more than twice those of 1897. Clearly we are in the way of surmounting the very bad effects of the collapse in real estate speculation. We are told that houses taken from defaulting borrowers in Toronto are now being sold in quite satisfactory numbers. Rents are, of course, low, and taxes high, and we see no sign of the losses of the past being retrieved by sharp advances in real estate values, but a healthy condition, as to occupancy and ownership is the first requirement. The great danger to be avoided seems to be the return of speculative building on borrowed money, of which there is some sign already. The owners of rented residential properties who are also lenders, and those lenders who have large sums of money depending on the value of residential property, have only themselves to blame if they help others to increase the supply, and thus tend to permanently keep down both values and returns. We are told that the number of farms held under foreclosure or default is lower both in Ontario and Manitoba than for many years past, many loan companies having practically no properties of this class on their hands.

AGRICULTURE.
As we all know, the sub-stratum of our commercial well-being is agriculture, and this has truly been the farmers' year. Indeed, I believe that many of the farmers of Canada are willing to admit that they have had a good year, and such a unanimous admission is significant of a great deal. Wheat has not been so freely in Ontario for many years, but with a steadily advancing market ending with phenomenal prices, it is not surprising that in sweeping up the floors of the granaries such an extraordinary quantity turned out to be in the farmers' hands. Many have held their wheat two and three, and even four, seasons, under the charm of "dollar wheat," actually realized in some cases this time. In Manitoba the yield per acre was disappointing, being about fourteen bushels, but the quality was so good that 22 1/2 per

cent of the crop graded equal to No. 1 and 2 Hard, while the price was so high that that province has added another year to its recent history of "million progress." The railways claim to have moved 19,000,000 bushels, which would mean in money to the farmers of the Northwest over \$14,000,000. It is no longer a province to which the East finds it necessary to extend its sympathy as well as its financial indulgence. It has, instead, become the object of our admiration and sometimes of our envy. Immigrants are now rapidly settling in Manitoba, while at the same time farming operations are being carried on in Ontario. Indeed, the high price for all kinds of farm products has done much to arrest the withdrawal of men from agriculture to mining and other more precarious pursuits. A greatly increased acreage of wheat has naturally resulted, but with empty granaries in America and low-stocked mills throughout the world, it would seem that we may hope with some confidence for a reasonable price for wheat during the ensuing season. Until the world's stock of wheat again reaches the normal quantity, we seem entitled to a price larger than the average of recent years. As far as mere prospect of growth is concerned, the season thus far has been most favorable to the grain grower, and everything promises well for a most bountiful harvest. The farmers during the past winter were in an unusually good position to fatten cattle, the supply of coarse grains and other food being very large, but, as we intimated a year ago, the demand which sprang up so suddenly, both in the United States and Canada, for young cattle to feed, put up the price to a figure which in some cases left little or no profit to the feeder. For the same reason the number of cattle being fed or grazed in in some parts not so large as it should be. But as a whole the condition of the cattle business is much improved from the recent years of low prices. The trade in special types of horses for shipment to Europe continues to grow and to be profitable to those who undertake it intelligently. There has been a large and satisfactory business done in Canada in all kinds of hog products, with a healthy increase in volume over last year. The farmer has received a price for this product which must pay him quite as well, if not better, than the other products of his farm. There are strong complaints in some quarters as to the use of corn in feeding, although other packers think the warning uttered a year ago by those interested has had its effect. Still, it can do no harm to say again that the high reputation of our bacon, however much due to superior methods of curing, is mainly based upon the methods of feeding which have prevailed in the past, and this reputation may be ruined in a very short time by the use of corn. We may as well understand that we cannot both force the feeding and the early marketing of the hog on the one hand and continue to obtain the high price on the other.

The season closing 31st March last has been another banner year for cheese. It was felt that the excellent pasturage of 1897 would result in a larger yield, but we were hardly prepared for an output of nearly 200 million pounds. The precise figures are 198,250,000 pounds, against 163,944,000 of the previous year. The price, too, has been very satisfactory, nearly one cent per pound higher on the average than the previous year. The result in money was \$21,000,000, against \$14,216,000, a gain of about 25 per cent. Cheese is being produced in new districts in Canada every year, and the promise for pastureage in 1898 could hardly be better. It is, however, questionable if another great increase for the coming season will be an unmitigated blessing. The Canadian farmer has been well served in the past, but we are told that the English dealers all that we may make. We are improving our exports of butter, although we are far from taking the important position in this trade which seems within our reach. We are a pretty good Great Britain more than 60 per cent. of our cheese exports, but only about \$2,000,000 worth of butter, out of imports amounting to \$85,000,000 or thereabouts, a trifling proportion of less than 2 1/2 per cent.

On the whole, it is impossible to resist the conclusion that the farmers throughout Canada have had one of the best years for a long time, and have a prospect ahead of them for the next year which has perhaps never been better. They have been remarkably well provided for in all respects as to store accounts, implement notes and interest on mortgages. They have in numerous cases either paid mortgages off entirely or made large reductions in many of the loans demanding a reduction in the rate of interest in consequence. Those who were not in debt have largely increased their savings, much of which is reflected in the increased deposits in banks. They have certainly become more prudent in their investments, but whether from the shop keeper is not so clear. With another prosperous season, however, we cannot doubt that the farmers generally will be able to spend money more freely than for some years.

LUMBER.
This has been another year in which, while in certain aspects the lumber trade has been quite satisfactory, in others it has continued unsatisfactory. The British buyers, as in several recent years, purchased last autumn the cut of the best quality of lumber, and the leading manufacturers in Ottawa and other parts of the country, in consequence of these early sales the range in quality of goods now embraces grades low enough to make further movement in that direction of doubtful wisdom for the present. The British market has lately had a considerable fall in price, but this may be due to the fact that the cut this year will be a less strong one than in the past. The price of lumber has lately had a considerable fall in price, but this may be due to the fact that the cut this year will be a less strong one than in the past. The price of lumber has lately had a considerable fall in price, but this may be due to the fact that the cut this year will be a less strong one than in the past.

STATE OF TRADE.
The past year was evidently the last of the series of lean years through which we have been called upon to pass. At the beginning of it there were features sufficiently bright to give rise to hopes of improvement, but there were also many unsatisfactory elements, especially in the United States. The passage of the Dingley Tariff Bill, with certain sections not only most liberal, but unfriendly to this country, was keenly felt, and although the rising tide of general prosperity has had the effect of somewhat lessening the weight of the tariff, it still remains a serious menace to our lumber and pulp industries. It has also been a very unsatisfactory year to those who are engaged in the most of our trade, whether we realize it or not, in the financial condition of the people to the fact that currency reform was the most grave and pressing question before the nation. The Monetary Commission, established at the instance of the President, in a message, tried once more to arouse the people to the fact that currency reform was the most grave and pressing question before the nation. The Monetary Commission, established at the instance of the President, in a message, tried once more to arouse the people to the fact that currency reform was the most grave and pressing question before the nation.

Nothing has, however, been actually accomplished. Except in the face of a panic, or in a campaign against a political party whose platform is currency reform, the people do not seem to realize it or to be interested in it. It is an old axiom that in time more interested in the woes of other countries. It is an old axiom that in time more interested in the woes of other countries. It is an old axiom that in time more interested in the woes of other countries. It is an old axiom that in time more interested in the woes of other countries.

Canadian bankers having large interests in the United States, as well as the bankers in that country, naturally feared somewhat the effect of a war with Spain, but thus far values of all kinds have not been adversely affected in any considerable degree. The very great prosperity, owing to high prices for farm products, the enormous increase in exports and consequent large balances coming to the United States, have obscured and to some extent prevented the natural results of war on commerce. There is no doubt, however, that the natural results of war on commerce, and the consequent large balances coming to the United States, have obscured and to some extent prevented the natural results of war on commerce. There is no doubt, however, that the natural results of war on commerce, and the consequent large balances coming to the United States, have obscured and to some extent prevented the natural results of war on commerce.

Continued on Page 8.

THE TRADERS BANK OF CANADA.

Proceedings of the Thirtieth Annual General Meeting of Shareholders, held at the Banking House in Toronto, on Tuesday, the 21st June, 1898.

The chair was taken by the President, Mr. C. D. Warren, and Mr. H. S. Strathby was requested to act as Secretary, when the following statement was read:
Net profits for the year, after making provision for bad and doubtful debts and reserving account interest, amounted to \$54,891 82
Balance at credit of profit and loss account, carried forward 7,605 00
Total 62,496 82

Appropriated as follows, viz:
Dividend No. 24, 3 per cent. payable 1st Dec, 1897, \$21,000 00
Dividend No. 25, 3 per cent. payable 1st June, 1898, 21,000 00
Transferred to Rest Account, 10,000 00
Balance at credit of profit and loss account, carried forward 10,586 82
Total 62,586 82

In comparing the Statement with that of a year ago, the chief changes are an increase of about \$700,000 in deposits, and a corresponding increase in loans upon bonds, stocks, etc. The demand for money was light during the first half of the year, rates ruling higher for the latter portion of it.

The action of the Dominion Government in determining to reduce the rate of interest paid by them on deposits to 2 1/2 per cent, will prove beneficial to the country, and will tend to build up and stimulate the trade of the Dominion.

The Cash Receivers of the Bank and immediately available securities have been maintained at a high standard.

The different branches of the Bank, including the Head Office, have received their usual careful inspections.

The officers of the Bank continue to perform their respective duties to the satisfaction of the Board, C. D. WARREN, President.

General Statement, May 31, 1898.

Liabilities.
Capital Stock paid up \$700,000 00
Reserve Fund 60,000 00
Dividend 21,000 00
Former Dividends unpaid 287 18
Interest accrued on Deposits 5,248 71
Balance of Profit and Loss Account carried forward 10,586 82
Total 821,122 19

Notes of the Bank in Circulation \$607,680 00
Deposits bearing interest, including interest accrued to date \$210,442 19
Total 818,122 19

Assets.
Gold and Silver \$4,000,817 88
Balance due London Agents 409,885 11
Total 4,410,702 99

Gold and Silver—Assets.
Coins Current \$107,613 63
Dominion Government Demand Notes 848,517 00
Notes of other Banks and Cheques on hand 150,302 79
Balances due from other Banks 107,742 71
Balances due to other Banks 24,175 19
Dominion and Provincial Government Securities and other Bonds 728,752 73
Loans on Stocks and Bonds 1,876,929 81
Total 4,338,013 86

Bills discounted current \$9,250,496 13
Notes discounting over due estimated loss provided for 5,100 46
Deposit with Dominion Government for security of general bank note circulation 34,220 00
Mortgages on Real Estate by the Bank 87 28
Real Estate, the Bank other than the Bank premises, including sales of office furniture, etc 34,880 14
Total 4,338,013 86

H. S. STRATHBY, General Manager.

Toronto, 21st May, 1898.

The following gentlemen were duly elected Directors for the ensuing year: Messrs. C. D. Warren, John Dryden, Robert Thomson (Hamilton), W. J. Thomas, C. Kloepper, M. P. (Guelph), and J. H. Beatty, (Toronto).

Mr. C. D. Warren was re-elected President and Mr. Robert Thomson Vice-President.

Public School Notes.
This afternoon two committee meetings will be held when several proposals submitted by Mr. Baird, regarding the teaching of physics, botany, algebra and Euclid will be considered. The question of allowing the principals of the larger schools greater power in enforcing rules will also be considered.

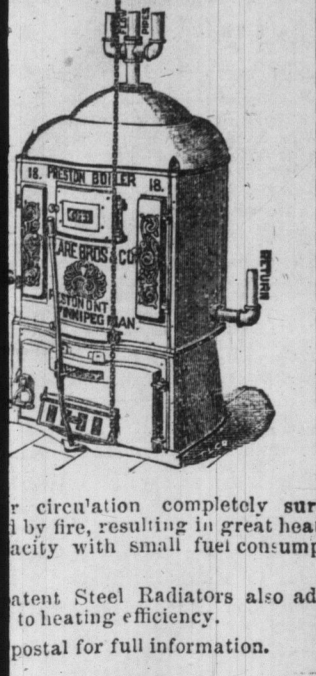
It is said that in no place other than Chicago has there been an attempt to present a concert to the public on such a scale as the Public School children of Toronto. The success that has attended past concerts will no doubt be repeated on Friday evening in Massey Hall.

This afternoon the Property Committee will pay a visit to the heating and ventilating systems will be inspected.

Methodist Minister's Estate.
The will of Rev. William Bicks, a superior Methodist minister, was entered for probate yesterday. The estate is valued at \$719. Of this \$1900 is in stocks, \$1100 in life insurance, \$1000 in debts and notes, and in real estate, No. 251 St. George's avenue, and 640 acres of land in Saskatchewan, \$150 in household goods, and \$200 in cash. It is willed to the widow and children.

Toronto Stock Exchange.
At the annual meeting held yesterday afternoon, the following officers were elected: President, G. Zower Ferguson; Vice-president, J. Lorne Campbell; secretary, B. A. Smith; treasurer, B. H. Therr; auditing committee, J. E. Ames, H. M. Pellatt and A. P. Burrett; auditors, E. F. Wyatt and W. G. Mitchell.

re Bros. & Co., PRESTON, ONT.



NEW SYSTEM WATER HEATING

Allowed on Money Deposited.
Directors: HOWLAND, Esq., President; HIPMAN, Esq., Vice-President; SANDFORD FLEMING, Esq., C.E., K.C.; SCOTT, Esq., Insurance Underwriting; CAMPBELL, Esq., late Assistant Vice-President; WALSLEY, Esq., Vice-President; BELLATT, Esq., President Toronto; JONES, Esq., C.E., London, Esq., allowed on money deposited in Trust Fund, 4 per cent. per annum, compounded half-yearly; if left for six or over, 4 1/2 per cent. per annum.
J. S. LOCKIE, Manager.

JOHN SHAW (Mayor), Chairman Board of Control, Toronto, June 22, 1898.

ALLOWANCE PAVEMENTS—GRANITE OR BRICK, street, Yonge-street to Bathurst-street, Simcoe-street to Spadina-street, Bloor-street to Davenport-street, and specifications may be seen, as of tender obtained, at the office of Engineer, Toronto, on and after 1898.



mediate relatives of the bride... a long line of white ribbons...

Allin-Carey. street outside McCall Methodist... a long line of white ribbons...

ambulance corps in connection with... W.C. Guild will hold their closing...

THE FINE TRADE.

have just received 800 Cases... Gold Lack Champagne, 1892 Vintage...

please note a few of the most important Banquets, Reginal Dinner, etc.

Royal Yacht's "Osborne" and... Blind Pension Society. Chair...

of the Lord Mayors of London... Chamber of Commerce...

of Wales "Olympia," etc., etc.

Wrence A. Wilson & Co. 87 St. James St., Montreal.

STERLING SILVERWARE

Our exceptionally low prices... Sterling Silver Table Ware...

ERLING SILVER BREAD FORKS \$2 each

GHEER'S JEWELLERS 60 YONGE ST. RETAILERS

Perfection in Coffee.

There is no possible combination... MICHIE & CO., Grocers, etc.

Two Stores. Three Phones. ALONG THE WHARVES.

Yesterday was a busy day with the Niagara Navigation Company's boats...

The Garden City went down to Whiteby yesterday morning...

A large crowd went over by the Empress yesterday on the Jubilee excursion...

Grand Excursion to the seashore. Via Picturesque Lehigh Valley Railroad...

For tickets and sleeping car berths, apply at Station Ticket Office...

ATTO DRY GOODS ONLY

WEDNESDAY, 22nd June, 1893. SUMMER SPECIALS

Arranged to meet present demand in the following departments at reduced prices:

Shirt Waists New York Makes 4 Great Specials. Prices 25c, 50c, \$1.00, \$1.50.

Hosiery Summer weights in Lisle Thread, Balbriggan and Cashmere.

Underwear Summer weights in Natural Llama, Scotch Merino, Cotton and Lisle Thread.

Gloves Special lines of Summer Silk Gloves—good makes at 50c and 60c per pair.

Ladies' Belts 25 doz assorted Leather at 25c each and a splendid collection of all other kinds up to \$1.75 each.

Ladies' Ties Check, plaid and plain silks, white pique puffs and four-in-hands, at 25c each.

Ladies' Collars and Cuffs All the newest styles—every size.

Handkerchiefs Linen Hemstitch and Embroidered, special good linen hemstitch at \$1.90 per dozen.

Parasols A special collection of handsome styles—all marked down to \$2.50 each.

Veilings The new styles of nets and spots Boating and Traveling Shawls.

See the Special Knit Wool Shawls, in black, white, cardinal, at 50c each. Other choice lots up to \$2.00 each.

Mail Orders Are given prompt attention at all times.

John Catto & Son KING STREET, Opposite the Postoffice, Toronto.

SMELTER AT FORT WILLIAM.

Iron Industry for North Shore of Lake Superior.

Town Grants Bonus to the Promoters-McKenzie and Mann-Bonding Mining Claims in British Columbia—Changes in Mining Laws of the Coast Province.

The Town Council of Fort William, Ont., has by resolution agreed to grant a bonus of \$50,000, exemption from taxation for ten years and a free site to a company which proposes to erect iron smelting works within the limits of that municipality.

McKenzie and Mann Again. The Spokane Review of Spokane states that McKenzie and Mann, the railway contractors, have bonded the Big Patch group of mines in the Ymir District of British Columbia for \$45,000 for 30 days.

Several Rather Important Changes in the Mineral Regulations. At the recent session of the British Columbia Legislature several important changes were made in the mining laws of that province.

The first new provision relates to the location of fractions. In all fractions surveyed from now on, whether staked correctly or not, the surveyor may adopt the boundary lines of the surrounding claims, which are in full force, and which do not exceed 1500 feet in length.

Another change regarding the assessment work is in that particular which called for work to the amount of \$100 each year. Now a miner may do and record as many assessments as he pleases in a year by paying the recording fee for each assessment up to the extent of \$150.

In case anybody should advise an application for a certificate of incorporation and crown grant, the contestant must file a plan made and signed by an authorized provincial land surveyor within the time to obtain a crown grant in 1893 it was necessary to do assessment work to the amount of \$500 and to have the claim surveyed, which meant another \$100.

Heretofore in adverse proceedings in connection with the title to mineral claims, before any court, each party to the proceedings shall give affirmative evidence of title. Heretofore the burden of proof was on the contestant.

The fee for recording assessment work has been reduced from \$2.75 to \$2.50. Heretofore the fee for recording assessments has been 25 cents higher than other fees.

The directors of the company have managed its affairs, so that, at the present time, operations are suspended, and the stock has been sold on the open market at as low as 12 1/2 cents per share.

Editor World: The affairs of the Saw Bill Mining Company are not at present resting a great deal of public attention. In private conversations are occasionally made, and many of the stockholders who have paid from \$1 to \$3 for their shares, have feelings and opinions which they hesitate to put into plain language.

The directors of the company have managed its affairs, so that, at the present time, operations are suspended, and the stock has been sold on the open market at as low as 12 1/2 cents per share.

Parasols A special collection of handsome styles—all marked down to \$2.50 each.

Veilings The new styles of nets and spots Boating and Traveling Shawls.

See the Special Knit Wool Shawls, in black, white, cardinal, at 50c each. Other choice lots up to \$2.00 each.

Mail Orders Are given prompt attention at all times.

John Catto & Son KING STREET, Opposite the Postoffice, Toronto.

The Robert SIMPSON Co. Limited

ENTRANCES: YONGE STREET. QUEEN STREET. RICHMOND STREET. Shopping Memoranda

Schools close next week—holidays already in sight—let us suggest that you make a list of what you will need for summer outing, whether you take it by the day in the parks, on the boats, or whether you seek a change of air in the country.

Please consult our Grocery and Provision Department as to how much you will save by ordering from us your weekly supplies—and your saving will not be at the expense of QUALITY—the most exacting will be fully satisfied on that essential point.

Silks for Thursday 100 pieces New Japanese Silks, all pure silk, extra selected, popular shades...

Three Snaps in Smallwares Brush Dress Binding, easy to put on and will outwear velvet; every lady who has not tried it should not fail to secure...

Thursday Lining Specials 35 pieces Black Linenette, 43 inches wide, all Irish finish, reg. 12 1/2c, special 1c.

Carpets, Curtains and Draperies It will be worth your while to visit the second floor Thursday—more popular than ever this season because of

The Robert SIMPSON Co. Limited TORONTO

share should surrender as large a percentage of their stock as those who have paid \$1 a share.

The "ground floor" owners of the Saw Bill reserved to themselves 7,000 shares and paid 10 cents a share. With the fund so created they acquired the title to the property and met expenses in developing the property and in the purchase of supplies and machinery.

As a considerable number of the directors have sold shares, the final outcome will not be quite in accordance with the above statement. But the proportionate result will be the same to the holder of promoters' stock, who has neither bought nor sold on the open market.

Should Not Escape Punishment. A large number of the Geisha Bicycle Club spent a pleasant evening at the residence of J. M. Devlin, Sunday, where various amusements were indulged in.

Summer Wood... AT SUMMER PRICES COAL... AT LOWEST MARKET RATES.

THE STANDARD FUEL COMPANY OF TORONTO, Limited, TEL. 863, 1835.

Pabst Malt Extract The Best Tonic IS PRESCRIBED by leading physicians to promote sleep, strengthen the nerves, to build up the system, to help people recover quickly from wasting diseases, and to invigorate the exhausted. It is A FOOD All druggists sell it.

Canadian Depot: PABST MALT EXTRACT, 66 McGill St., Montreal.

COUNTY AND SUBURBAN

Toronto Junction, June 21.—(Special).—A special vestry meeting of St. John's Church was held last night, at which Mr. T. Rowden was elected people's warden to fill the vacancy caused by the retirement of Mr. Johnson.

The Ladies Aid of Davenport Methodist Church to-night held a successful strawberry festival on the church grounds. At 10 o'clock a similar event took place.

The Lambton cars were very largely patronized today by the school children of the Church of the Messiah, Toronto, who enjoyed the day at Lambton Park.

At the Humber Camp. The camping of the Governor-General's Body Guard is coming to a close. The men appear to have been delighted with the camping, which has been characterized by extremely fine weather.

Wednesday is inspection day. The first parade takes place at 8:45 and the men will report for inspection about 11 o'clock. In the evening prizes will be competed for in the following games: 1, Flourish of trumpets; 2, ten-pin bowling; 3, croquet; 4, tennis; 5, table tennis; 6, billiards; 7, chess; 8, checkers; 9, draughts; 10, dominoes; 11, heads and tails; 12, cards; 13, darts; 14, quoits; 15, target shooting; 16, rifle shooting; 17, pistol shooting; 18, marksmanship; 19, marksmanship; 20, marksmanship.

Persons desirous of visiting the camp from Toronto, via Queen and Danforth streets, to Toronto Junction and transfer to Lambton car.

East Toronto. An instruction class is being held in the Y.M.C.A. Hall every day this week, two sittings each day, one at 9 a.m., the other at 2 p.m., and an extra one on Friday at 7:30 p.m. The lecturers are Rev. J. Smart and Conductor Anderson, both from Montreal. They are instructing the men in the new rules and signals, and are also in their expressions of appreciation of the new rules, and say that the new code will make their work more satisfactory for themselves and for the company.

The regular monthly meeting of Aetna Lodge, A.F. and A.M., was held on Monday night. The evening's work was given over to the new rules and signals, and the business on hand, refreshments were served and the rest of the evening was devoted to speeches and songs.

The annual garden party and bazaar in connection with St. Vincent's Church will be held this afternoon and evening in Morton's Grove. Tea will be served from 4 to 6 o'clock, and the music will be the attraction for the afternoon.

The Hope Methodist Church convoked a delicate yesterday was a decided success, a very large number going, and the day was all that could be desired.

North Toronto. The local Conservatives have been very active in the revision of the voters' lists, having registered no less than 101 appeals. The Reform list totals 20. The court to consider the appeals will take place on July 14.

Richmond Hill. The local lacrosse team complain of the lack of interest shown by the villagers in their sport, Saturday's game being a poor one. It is expected that with the addition of Grant, Cooper and Wyck French, who will be home after July 1, they will have a team equal to any year of their history.

The High school will close on Monday next, and Tuesday and the following two days will be taken up with examinations. The installation of Richmond Hill Lodge, No. 1, will take place on Friday next, St. John's Day. Rt. W. Bro. J. M. Devlin will preside at the ceremony. The Methodists of Temperanceville will hold their annual general party on the 24th inst., on the grounds of Mr. H. Smith. In addition to a number of sports, Richmond Hill Band will play during the day, and a program will be given in the evening with Mr. John Macdonald as chairman.

Thornhill. The installation of this year's officers of Patterson Lodge, A. F. & A. M., will take place on Friday night. Right Worshipful Bro. J. Fisher is expected to perform the ceremony.

The garden party of Edgely Methodist Church congregation takes place today. An enjoyable list of sports has been arranged, and Thornhill Brass Band will be in attendance.

Mr. Joseph Landy of the second concession of Markham has commenced the erection of a new brick residence on his farm. Mr. E. Gallanagh has made desirable improvements in the front of his dwelling.

OUR GREAT JUNE SUIT SALE

Will Again be the Main Attraction of Thursday's Happenings.

To say that never before did any store in Canada offer such a vast array of high-grade up-to-date ready-to-wear apparel of the first quality at the prices we are now able to quote is stating but the simple facts. The assortments are still absolutely complete as regards sizes as well as in point of practically unlimited choice of patterns.

If you come to-morrow you may confidently expect some of the greatest clothing bargains of the year.

Men's Suits at \$1.98

Canadian and English Tweeds, neat patterns and colorings, broken lots and sizes left over from our big rush last week, worth regularly \$4.50 to \$6.00. Your choice Thursday at 8 a.m. \$1.98

At \$3.15—English Tweeds and Canadian Cheviots, four-button sack style, neat, dressy patterns and colorings, Italian cloth linings, sizes 35 to 44. Regular price \$6.75. Choice Thursday \$3.15

\$3.50—Men's Suits, Canadian and imported cheviots and tweeds, neat mixtures, in green, brown and grey checks, plaids and overplaids, sizes 36 to 44, regular price \$7.25. Choice Thursday \$3.50

PHILIP JAMESON, CANADA'S GREATEST CLOTHIER, --ROUNDED CORNER-- YONGE AND QUEEN STREETS

COAL & WOOD The Very Best At Lowest Prices

OFFICES: 20 KING STREET W. 400 YONGE STREET. 703 YONGE STREET. 678 QUEEN STREET W. 1832 QUEEN STREET W. 202 WILLESLEY STREET. 306 QUEEN STREET E. 415 SPADINA AVENUE. ESPLANADE STREET (near Berkeley Street). ESPLANADE (Foot of West Market Street). BATHURST STREET (nearly opposite Front Street). PAPE and G.T.R. CROSSING.

THE ELIAS ROGERS CO., LIMITED

S. BROWN, LEADING CARRIAGE MANUFACTURER... 165 and 169 Adelaide St. W. TORONTO. TEL. 1141

Smoke Marguerite

Made from the Finest Vuelto Abajo Tobacco of our latest importation.

10 Cents.....

The GEO. TUCKETT & SON CO., Limited, HAMILTON, ONT.

THE CANADIAN BANK OF COMMERCE

Continued from Page 5.

£115,539,862, and of this Canada supplied £8,000,000, or about 7 per cent. Indeed, of cereals we only supplied...

There has been during the past year a renewal of discussion regarding the Insolvency Act, and in this connection we are sorry to notice the statement re-ported in various forms...

MR. A. T. WOOD, M.P.: I have been delighted to be present and to hear the very able address of the President and of the General Manager...

THE STATEMENT in our hands is an evidence that the Directors have given the earnest and careful attention to the interests of the Bank during the year...

REV. DR. DEWART: I have much pleasure in seconding the resolution. I believe it is well deserved, as an expression of the confidence of the share-holders...

THE PRESIDENT: On my own behalf, as well as on behalf of my co-directors, I desire to acknowledge with gratitude the resolution that you have kindly passed.

MR. C. D. MASSEY: I have listened with great pleasure to the able address of the General Manager, and I think I voice the sentiment of all present in moving the adoption of the following resolution.

MR. W. S. LEB: I have pleasure in seconding the resolution and endorsing what Mr. Massey has said in relation to it.

THE PRESIDENT: I have always pleasure in submitting this resolution. I know it is the desire of all of us to do everything possible for the promotion of the interests of the Shareholders.

THE GENERAL MANAGER: I have to thank you very much for this resolution. Of course it is submitted every year, but at the same time it is well that we should remember that it goes out to a very large staff, nearly 400 now, who get perhaps not as much appreciation, individually at all events, as the way in which they discharge their duties merit.

Moved by Mr. Flavelle, seconded by Mr. Kilgour, and carried, that the meeting do now proceed to elect Directors for the coming year, and that for this purpose the hall be opened and remain open until three o'clock this day, the poll to be closed, however, whenever five minutes shall have elapsed without a vote being tendered; the result of the election to be reported by the scrutineers to the General Manager.

The scrutineers subsequently reported the following gentlemen to be elected Directors for the ensuing year: Hon. George A. Cox, Messrs. James Crathern, William B. Hamilton, John Hoskin, Q.C., L.L.D., Robert Kilgour, Matthew Leggat and Joseph W. Flavelle.

At a meeting of the newly elected Board of Directors held subsequently, Hon. George A. Cox was re-elected President and Robert Kilgour, Esq., Vice-President.

ODDFELLOWS IN SESSION.

Election of Officers and Appointment of Committees—Big Convention at Galt.

Galt, June 21.—The Grand Lodge of the Canadian Order of Oddfellows met here this morning, and will continue until Thursday. About 300 delegates are present.

Grand Master T. A. Wardell, M. L. A., of Dundas, appointed Bro. Thomas V. Grant, P. G. M., Grand Warden, and the following subordinate Grand Lodge officers: Grand Warden, Newton Culham, Galt; Grand Conductor, Dr. A. Mallory; Grand Chaplain, C. H. Bamfylde; Grand Organist, Duncan A. Young.

Bro. Richards disputed the right of the presence of delegates whose lodges appeared on the list of lodges belonging to the Grand Lodge. After much discussion, during which Grand Secretary Fleming explained the possibility of same accounts being settled since the 15th inst., it was moved that all lodges represented under such circumstances be allowed to retain their seat in the Grand Lodge, and that the matter be immediately settled upon returning home.

At the afternoon session the following standing committees were appointed: Finance, W. H. Shaw, Dr. Mallory, J. Moore, G. H. Wilson, William McWaters, Dr. Bray, R. H. McKay; E. G. O. Committee, C. Bamfylde, J. S. Dyer, B. Madill, C. H. Mussion; State of the Order, George Cockran, Dr. Bingham, Dr. Park, J. Dietrich, T. M. Hayton; Redistributors of Districts, J. S. Tice, D. Young, J. Lewis, E. A. P. Cooke, C. A. Jones, Dr. Kisco, Charles Richardson; Press Committee, C. A. Lapp, H. Davis, Alex. Thompson; Printing and Stationery, C. Bradford, J. H.

Anderson, J. M. Daynes, J. B. Bodie, George Conroy; Board of Scrutineers, L. J. Mussion and Horace Davis.

Will Cameron Get the Plum? Ottawa, June 21.—The death of Robert Cassels, who held the position of Registrar of the Supreme Court, has occasioned a scramble for an office at the disposal of the Government, worth \$3800 a year. There are, of course, many applicants for the vacancy, but it is understood Mr. E. R. Cameron of London, a prominent Grit and member of the firm of Meredith & Cameron, has been promised the sit.

The 32nd Goes into Camp. Walkerton, June 21.—The 32nd Battalion Bruce militia went into camp here to-day for their annual drill. The Battalion is commanded by Col. J. J. Scott of Kincardine, and other officers are: Major Wier, Capt. Shanman, acting adjutant; Major John Henderson, paymaster; Capt. William Shaw, quartermaster; Surgeon, Lieut. H. Sinclair.

Dr. Russell's Corn Cure. It is the only remedy that will effectually remove corns in so short a time. You apply it for three or four days, and the corn is removed at the end of that time without the slightest sharp knife, without the slightest pain. No trouble or inconvenience to use. Try it. 25 cents. All Druggists.

A Leak in the Canal. Beaufort, Que., June 21.—Beaufort Canal was closed to-day, and will probably remain closed for two days, fixing a leak at the sixth lock, which has developed at the place where the break occurred on June 11 last.

BANK OF MONTREAL

The annual general meeting of the shareholders of the Bank of Montreal was held on Monday in the board room of the head office.

There was a large attendance. On motion Mr. John Stuart was called to the chair and Mr. J. Turnbull was appointed secretary.

Mr. Stuart, the President, submitted the annual report, as follows: The Directors beg to submit their annual report to the shareholders for the year ended 31st May, 1895.

The Balance at credit of Profit and Loss Account, 31st May, 1894, was \$21,029 02. The profits for the year ended 31st May, 1895, after deducting charges of management and making provision for bad and doubtful debts, are \$160,804 37.

From which have been declared: Dividend 4 per cent., paid 1st December, 1894, \$50,000 00. Dividend 4 per cent., payable 1st June, 1895, 50,000 00. Carried to Reserve Fund 50,000 00. Written off Bank Premises account, 5,000 00. \$155,000 00.

Balance of Profit and Loss carried forward, \$21,029 02. The report for 1895 notes the beginning of the Bank's operations in the Province of Manitoba. The experience of the past year's business has been very satisfactory to sanction a policy of gradual expansion and widening of the Bank's influence and connections in that country.

Manitoba and the whole Northwest appear to be entering on an era of great development, and your Directors consider the future prospects so inviting as to fully warrant the participation of this Bank in the beneficial results that appear to be in the promise.

One of the best and most prominent positions in Winnipeg for a Banking office was secured, and the building is now being prepared for occupation. Three offices in the interior of Manitoba have been opened. In Ontario agencies have been opened at Niagara Falls, Delhi and Southampton, whilst that at Alliston has been closed.

JOHN STUART, President.

Hamilton, 9th June, 1895.

GENERAL STATEMENT

To the Public. Notes of the Bank in circulation, \$1,187,673 00.

Deposits bearing interest, \$3,064,508 31. Deposits not bearing interest, 1,891,454 92.

Amount reserved for interest, 68,851 24. Balance due to agents of the Bank in Great Britain, 195,180 51.

Dividend No. 31, payable 1st June, 1895, \$50,000 00. Former Dividends unpaid, 202 96. \$50,202 96.

States to the Shareholders, \$9,117,810 94. Capital Stock, paid up, \$1,250,000 00. Reserve Fund, 75,000 00.

Amount Reserved for Rebate of Interest on Current Bills Discounted, 30,000 00. Balance of Profits carried forward, 26,833 39. \$2,081,833 39.

Assets. Gold and silver, \$184,481 33. Dominion Government Notes, 482,940 00. Deposits with the Dominion Government as security for Note Circulation, 60,000 00.

Notes of other Banks, 233,058 44. Balances due from other Banks in Canada and the United States, 206,480 58. Canadian and British Government and Public Securities, 1,719,678 96.

Loans on negotiable Securities, 706,236 31. Notes Discounted and Advances current, 7,006,256 43. Notes Discounted, etc., overdue (estimated loss provided for), 40,687 33.

Bank Premises, Office Furniture, Safes, etc., 350,438 74. Real Estate, 16,018 79. Other Assets not included under foregoing heads, 42,993 43. \$11,100,144 33.

J. TURNBULL, Cashier.

Bank of Montreal, Hamilton, May 31st, 1895.

The adoption of the Report was moved by the President, seconded by Mr. A. T. Wood, M.P., and carried.

Mr. Wm. Hendrie and Mr. Samuel Barker moved the usual vote of thanks to the Directors, and Mr. F. W. Gates, seconded by Mr. F. W. Feenan, the customary acknowledgments of the shareholders to the Staff.

Messrs. F. H. Lamb and Geo. E. Gates were appointed scrutineers, and reported the re-election of Messrs. John Stuart, A. G. Ramsay, John Proctor, Geo. Rosch, A. T. Wood, M.P., A. B. Lee and Wm. Gibson, M.P., as Directors.

At a subsequent meeting of the Directors Mr. John Stuart was re-elected President and Mr. A. G. Ramsay Vice-President.

Women in Council. The local council of the National Council of Women met Monday in the Normal School, the returned president, Miss Carry, in the chair. Delegates from the Ottawa Convention described different aspects of the meeting, and other interesting work in connection with the society was discussed. The conference next year will be held in Hamilton.

Days of Spraying. Provincial experimental spraying, with the object of the preparation and application of insecticides and fungicides will be given at the following places at 2 p.m.: June 25, Niagara-on-the-Lake; June 24, Ancaster; June 25, Waterdown; June 27, Georgetown; June 28, Rockwood; June 29, Bolton; June 30, Stouffville; July 2, Manilla; July 4, Aurora; July 5,

Wood's Phosphodine. The Great English Remedy. Sold and recommended by all Druggists. Only reliable medicine discovered. Six 25-cent packages guaranteed to cure all cases of Neural Weakness. All effects of abuse or excess, Mental Worry, Excessive use of Tobacco, Opium or Stimulants. Mailed on receipt of price, one package \$1.50, six, \$8. One will please, six will cure. Pamphlet free. The Wood Company, Windsor, Ont.

Sold in Toronto by all wholesale and retail druggists.

The Robert SIMPSON Co. Limited

ENTRANCES: YONGE STREET. QUEEN STREET. RICHMOND STREET.



No Half Way in Boys' Clothing

It must be right—it must be all right or it is all wrong. Good boys' clothing—or good clothing for boys—the same thing is here. We pride ourselves on this point—the make, the style, their exclusive designs and stylish get up. Our Boys' Clothing is made to stand wear; it's made so well we'd like you to see it. Come to-day—Wednesday. Here's a taste of the rich bargains provided:

Boys' Summer Coats. Boys' Fancy Stripe Light Summer Coats, grey and black stripes, sizes 28 to 32, special 50c.

Boys' Blouse Suits. Boys' Heavy Stripe Galatea Blouse Suits, in blue and white and blue and red stripes, large sailor collar, closed front blouse, guaranteed fast colors, special 65c.

Boys' M.P. Suits. 60 Boys' Fine Imported All-Wool Horn Twist Navy Blue Serge Blouse Suits, warranted pure indigo dye, closed front, large sailor collar, trimmed with two rows navy blue and one gilt military braid, lanyard and whistle, crown style brass buttons, crown and anchor and brass button on cuff of sleeve, for boys from 4 to 10 years, regular \$2.25, special 1.25.

Boys' 3-Piece Suits. Boys' All-Wool Canadian Tweed 3-Piece Suits, broken checks, green tints, good farmer stain linings, superior trimmings, regular sizes 28 to 33, perfect fitting suits, regular \$5.00, special 2.49.

Boys' All-Wool Scotch Tweed 3-Piece Suits, sizes 27 to 33 chest measure, fawn mixture, broken plaids, wool Italian linings, best of trimmings, cut and tailored in the latest style, regular \$5.50 and \$6.00, special 3.45.

Boys' 2-Piece Suits. Boys' Fine Imported All-Wool Cloth 2-Piece Suits, sizes 24 to 30, chest measure, in fawn, steel grey, blue and black Venetian, all silk stitched edges, neatly pleated back and front, extra good linings and trimmings, stylish cut, well made, a very dressy suit, regular \$5.50 and \$6.00, special 3.50.

Boys' M.P. Blouses. Boys' Blue and White Striped Galatea and White Brilliant Blouses, for boys from 4 to 9 years, special 25c.

Boys' Knee Pants. Boys' Odd Knicker Pants, in heavy navy blue serge and tweed, well-made, lined throughout, special 1.50.

Boys' Brownies. Boys' Blue Denim Brownie Overalls, with bib and braces, for boys from 3 to 9 years, special 25c.

Hats. Men's Bicycle Caps, in 8-4 Hook-Down or 8-4 Band Shapes, in navy blue or assorted fancy tweeds; also Yacht Caps, in white duck, crash or lina. Very newest spring and summer caps, regular price 50c, for 35c.

Boys' Fedoras, in a neat and nobby shape, medium high crown and nicely curved brim, very suitable for boys 8 years to 13 years of age, in colors, slate, dark Cuba, brown or black, all silk bindings, solid leather sweat bands, special 75c and 50c.

Children's Straw Sailors, in fancy Canton brims, with mixtures of brown, blue or red satin streamers to match, special 35c.

Fancy Silk Hat Bands, in club, collar or city regiment colors, also a variety of other fancy bands, 35c and 25c.

Men's Very Newest American Soft Hats, in the heavy, close cut brim or flat set, medium wide brim, extra fine quality, fur felt and best of felt, in colors black, cedar, walnut, russet or maple, regular \$2.25, special 1.50.

Rainproof Coats. You'd wonder how such coats, so comfortable, so generously protective in a shower, and so well made, could be sold for eight dollars. Men's Fine Imported All-Wool Melton Cloth Waterproof Coats, in dark navy blue and black, long detachable capes, fly front, silk stitched seams and edges, seams taped, warranted pure indigo dye, fast color, will not grow hard, all sizes, special 8.00.

Boys' Plain Black Rubber Dull Finish Heavy Drill Waterproof Coats, perfectly rainproof, for boys from 8 to 16 years, will not grow hard or peel off, regular \$2, special 1.50.

Sweaters. Men's Fine All-Wool Bicycle Sweaters, in navy, cardinal, black and white shades, with 8-inch roll collar, ribbed skirt and cuffs, special 75c.

Gents' Ties. Gents' Fine All-Silk Neckwear, in light, dark and medium shades, made in four-inches, strings, bows, and flowing ends, best silk finish, newest patterns, good value at 35c and 50c, special 25c.

Gents' Hosiery. Gents' Fine Cotton Half-Hose, in black or tan shades, Hermsdorf dye, spliced heel and toe, special, 3 pairs for 25c. Gents' Extra Fine 40-Gauge Black or Tan Cotton Half-Hose, with double sole, heel and toe, Hermsdorf dye, special, 2 pairs for 25c.

The Robert SIMPSON Co. Limited TORONTO

FUNCTIONS, THEN BUS

Cattle Market Discussion Continued to See the Toronto Laur...

Thomas Crawford Has an A... With G. G. S. Lindsey, and With Controller Hubbard...

The Board of Control listened to the arguments of the old...

The present sanitary conditions of the market and the facilities are entirely to our satisfaction...

Why Did They Sign It? Mr. Crawford claims that...

The Mayor: But Controller says the prevailing summer wind is from the southwest...

Mr. Lindsey: But I have a point much sturdier, and I find that the prevailing wind in July and August is from the northwest...

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WHOLESALE MERCHANTS

To the Trade

LITTLE THINGS

that assist in producing business, beauty, comfort, ease, agreeable employment and in chronicling events.

THE SPACE

and capital required need not be large to carry an assortment that your customers would appreciate.

LEAD PENCILS

pen holders, curling irons, waving irons, tracing wheels, can-openers, knife sharpeners, cake tins, etc.

BUTTON HOOKS

crochet hooks, knitting pins, beads, stocking darners, glove powder boxes and powder, glove darners.

FILLING LETTER ORDERS A SPECIALTY

John Macdonald & Co.

Wellington and Front St. East, TORONTO.

AT OSOEGOE HALL

To-day's List

Single Judge at 11 a.m.: Parkin v. Nickola Star Life Assurance Co. v. Diendan.

Watch for This Horse Thief

Cambridge, Ont., June 21.—A man who gave his name as Charles Judd stole a valuable horse and rig from Fairfield's livery at this place on Saturday last.

Fred Currie Drowned

Owen Sound, June 21.—Fred Currie, aged 37, son of Neil Currie, was drowned this afternoon. He was riding a bicycle on the C. P. R. dock, close to the water's edge, and tumbled in. He never rose to the surface. The body was recovered in about half an hour afterwards.

Business Troubles

Creditors of Robert Wilson, builder, 78 Boudria-avenue, Toronto, have been called. E. Becker, livery, Tilsonburg, wants to compromise.

If You Buy

WHEEL GALL

TEA

You will have no more worry about tea not setting up.

In Lead Packets at 40c, 50c, and 60c per pound.

MISCELLANEOUS

FISHING

—RODS, REELS, —HOOKS, —BAIT, etc.

RICE LEWIS & SON

(LIMITED) Corner King and Victoria-streets, Toronto.

Washita and Arkansas

—STONES, —FILES, —CARVING TOOL SLIPS, Etc., Etc.

AIKENHEAD HARDWARE CO.

6 ADELAIDE STREET EAST, Phone 6 and 104.

MONEY TO LOAN ON STOCKS

Bonds and debentures on convenient terms. INTEREST ALLOWED ON DEPOSITS.

The Home Savings and Loan Co., Limited, 136 73 Church-street.

FRED W. ROBERTS,

MANNING ARCADE, Representing Quebec Fire Assurance Co., Manufacturers Accident and Guarantee Co., Real Estate Broker; Accounts and Rentals Collected. Telephone 2248.

DR. W. L. GRANT

136 KING ST. WEST, TORONTO, ONT.

PRIVATE DISEASES

of Frigile Nature, an Impotency, Sterility, Varicocele, Nervous Debility, etc., (the result of youthful folly and excess). Gleet and Stricture of long standing.

DISEASES OF WOMEN

Painful, Profuse or Suppressed Menstruation, Uteration, Leucorrhoea, and all Displacements of the Womb.

Office hours, 9 a.m. to 5 p.m. Sun- days, 1 p.m. to 3 p.m.

CURE YOURSELF!

The Big 4 for Gonorrhoea, Gleet, Spermatorrhoea, Whites, Catarrhal Discharge, or any inflammation of the mucous membrane of the urethra. No stricture or relapse.

Sold by Druggists. Circular sent on request.

WHEAT IS ON THE UP TURN

Advances at Chicago and Liverpool Yesterday.

Other American and European Markets in Line—Oats and Beans

Decrease in World's Visible Wheat Supply—Gossip.

The Chicago wheat market was again irregular today. Shortly after the opening there was a break, amounting to nearly a cent per bushel, but on covering by shorts the cereal became strong, and all deliveries advanced. At the close June wheat showed a gain of 2c over yesterday's final quotation, July a gain of 2 1/2c, September one of 1 1/2c, and December one of 1c.

The big decrease in the world's visible supply and reports of damage to Western crop were factors which influenced the situation and led shorts to cover.

Other American markets advanced considerably. At the close June wheat showed a gain of 2c over yesterday's final quotation, July a gain of 2 1/2c, September one of 1 1/2c, and December one of 1c.

British wheat markets showed an improvement today. All futures delivered advanced. July closing 2 1/2c higher than yesterday, September 1/4c higher and December 1/4c higher. Spot wheat at the same time rose 1/4c to 85 cents per bushel. At Paris wheat rose 1/4c to 85 cents per bushel. In Chicago to-day corn failed to accompany wheat and ruled rather weaker than yesterday.

At Liverpool maize was irregular to-day. Spot closed 1/4c and futures up 1/4c. Provisions were inclined to be weak to-day.

Paris advanced 1/2c to 85c per bushel in Paris, but declined 1/4c in Liverpool. Provisions were inclined to be weak to-day.

Cheese advanced 1/4c in Liverpool and gained strength at Montreal.

Heavy long-cut bacon 6d dearer in Liverpool.

September wheat puts at Chicago 7 1/2c, July 7c, and August 6 1/2c.

Receipts of wheat at Minneapolis and Duluth to-day, 62 cars, against 333 cars the same day last year.

Receipts of wheat at Liverpool the past three days, 301,000 bushels, including 92,000 American. Corn same period, 92,400 bushels.

Exports at New York to-day: Flour, 9,007 barrels and 11,815 sacks; wheat, 243,230 bushels.

In quoting a Broomhall cable yesterday, it was stated that the final official report on the Russian crop placed it at 80 per cent, over last year. The statement should have read "Bombay crop."

Receipts of live stock at Chicago to-day: Cattle, 30,000; sheep, 10,000; hogs, 25,000.

Hog receipts at principal Western points 70,000, against 61,700 the same day last year.

Seventy-two carloads of stock were received at Chicago to-day.

Twenty-nine carloads of cattle left Toronto yesterday per C.P.R. and G.T.I., chiefly for export.

World's Visible Supply

According to Bradstreet's, the world's visible supply of wheat, including stocks, was 2,730,000 bushels. The visible supply of corn increased 1,305,000 bushels, and that of oats decreased 715,000 bushels.

Leading Wheat Markets

Following are closing prices to-day at principal centers:

Chicago—Cash, June, July, Sept., Dec. 80 1/2, 81 1/2, 82 1/2, 83 1/2.

New York—Cash, June, July, Sept., Dec. 80 1/2, 81 1/2, 82 1/2, 83 1/2.

St. Louis—Cash, June, July, Sept., Dec. 80 1/2, 81 1/2, 82 1/2, 83 1/2.

Detroit—Cash, June, July, Sept., Dec. 80 1/2, 81 1/2, 82 1/2, 83 1/2.

Duluth, No. 1 hard, 80 1/2; No. 2, 79 1/2; No. 3, 78 1/2.

Minneapolis—Cash, June, July, Sept., Dec. 80 1/2, 81 1/2, 82 1/2, 83 1/2.

Toronto, No. 1 hard, 80 1/2; No. 2, 79 1/2; No. 3, 78 1/2.

Toronto, red, 80 1/2.

GRAIN AND PRODUCE

Flour—Dull. Straight rollers in barrels, middle freights, are quoted at \$4.15 to \$4.20.

Wheat—Business is dull, but there were sales to-day at Toronto of Ontario red at 80c, No. 1 hard, Manitoba, quoted at \$4.00.

Oats—Easier at 27c for white, west.

Barley—Nothing doing and prices nominal.

Bran—Sells at \$0.50 west and shorts at \$12.50 west.

Peas—Canadian, 33c west and 30c on track here.

Rye—Nominal.

Buckwheat—Nominal.

Peas—Easier around 40c north and west.

Ontario—Car lots of rolled oats in bags on track at Toronto, \$4; in bins, \$4.10.

British Markets

Liverpool, June 21.—Spring wheat is quoted at 18s; red winter, 16s 10d; No. 1, 16s 10d; No. 2, 16s 10d; No. 3, 16s 10d.

Paris—Open—Wheat, 25f 50c for June and 21f 20c for Sept. and Dec. Flour, 58f 30c for June and 46f 50c for Sept. and Dec.

London—Close—Wheat vessels arrived, 1 waiting orders; 1 off coast less active; 1 passage quicker; 1 Chilian, wheat, 100 tons; 1 French, vessels arrived; 1 waiting orders; 1 off coast, easier on passage; very little doing; 1 mixed, wheat, 100 tons, on passage; 14s 10d; 1 mixed, wheat, 100 tons, on passage; 14s 10d; 1 mixed, wheat, 100 tons, on passage; 14s 10d.

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Dressed hogs, deliveries light and prices

low. Hides were firmer; cured sold at 9 1/2c; No. 1 green, 9c; No. 2 at 8c, No. 3 at 7c.

Pellets, 20c to 25c each. Potatoes easy at 60c to 65c per bag.

Grain—Wheat, white, bush, \$0.80 to \$0.85; No. 1, 80c; No. 2, 78c; No. 3, 76c.

Barley, bush, \$0.70 to \$0.75; No. 1, 70c; No. 2, 68c; No. 3, 66c.

Oats, bush, \$0.32 to \$0.38; No. 1, 32c; No. 2, 30c; No. 3, 28c.

Peas, bush, \$0.45 to \$0.50; No. 1, 45c; No. 2, 43c; No. 3, 41c.

Buckwheat, bush, \$0.45 to \$0.50; No. 1, 45c; No. 2, 43c; No. 3, 41c.

Seeds—Red clover, bush, \$3.00 to \$3.40; No. 1, 30c; No. 2, 28c; No. 3, 26c.

Alfalfa, bush, \$2.25 to \$2.60; No. 1, 22c; No. 2, 20c; No. 3, 18c.

Timothy, bush, \$2.25 to \$2.60; No. 1, 22c; No. 2, 20c; No. 3, 18c.

Seeds, timothy, bush, \$2.25 to \$2.60; No. 1, 22c; No. 2, 20c; No. 3, 18c.

Hay and Straw—Hay, per ton, \$7.00 to \$8.50; No. 1, 70c; No. 2, 68c; No. 3, 66c.

Straw, sheaf, per ton, \$5.00 to \$6.00; No. 1, 50c; No. 2, 48c; No. 3, 46c.

Loose, per ton, \$4.00 to \$5.00; No. 1, 40c; No. 2, 38c; No. 3, 36c.

Butter, lb. rolls, \$0.14 to \$0.15; No. 1, 14c; No. 2, 12c; No. 3, 10c.

Large rolls, \$0.12 to \$0.13; No. 1, 12c; No. 2, 10c; No. 3, 8c.

Cheese, per lb., \$0.10 to \$0.11; No. 1, 10c; No. 2, 8c; No. 3, 6c.

Forequarter, cwt., \$7.00 to \$8.00; No. 1, 70c; No. 2, 68c; No. 3, 66c.

Lamb, yearling, cwt., \$6.00 to \$7.00; No. 1, 60c; No. 2, 58c; No. 3, 56c.

Mutton, carcass, cwt., \$6.00 to \$7.00; No. 1, 60c; No. 2, 58c; No. 3, 56c.

Veal, carcass, cwt., \$7.00 to \$8.00; No. 1, 70c; No. 2, 68c; No. 3, 66c.

Hogs, dressed, cwt., \$6.25 to \$6.50; No. 1, 62c; No. 2, 60c; No. 3, 58c.

Heavy, cwt., \$6.00 to \$6.10; No. 1, 60c; No. 2, 58c; No. 3, 56c.

Country, cwt., \$6.00 to \$6.10; No. 1, 60c; No. 2, 58c; No. 3, 56c.

Chickens, per pair, \$0.50 to \$0.75; No. 1, 50c; No. 2, 48c; No. 3, 46c.

Turkeys, per lb., \$0.08 to \$0.10; No. 1, 8c; No. 2, 7c; No. 3, 6c.

Ducks, per pair, \$0.40 to \$0.50; No. 1, 40c; No. 2, 38c; No. 3, 36c.

Spring ducks, per pair, \$0.60 to \$0.75; No. 1, 60c; No. 2, 58c; No. 3, 56c.

Apples, per bushel, \$2.50 to \$3.50; No. 1, 25c; No. 2, 23c; No. 3, 21c.

Potatoes, per bag, \$0.50 to \$0.60; No. 1, 50c; No. 2, 48c; No. 3, 46c.

Carrots, per bag, \$0.20 to \$0.25; No. 1, 20c; No. 2, 18c; No. 3, 16c.

Cabbages, each, \$0.20 to \$0.25; No. 1, 20c; No. 2, 18c; No. 3, 16c.

Onions, per bag, \$0.75 to \$0.85; No. 1, 75c; No. 2, 73c; No. 3, 71c.

Peas, per dozen, \$0.40 to \$0.50; No. 1, 40c; No. 2, 38c; No. 3, 36c.

Hides and Wool

Hides, cured, \$0.04 to \$0.05; No. 1, 4c; No. 2, 3c; No. 3, 2c.

No. 1 green, \$0.08 to \$0.09; No. 1, 8c; No. 2, 7c; No. 3, 6c.

No. 2 green, \$0.06 to \$0.07; No. 1, 6c; No. 2, 5c; No. 3, 4c.

Wool, rendered, \$0.02 to \$0.03; No. 1, 2c; No. 2, 1c; No. 3, 1c.

Sheepskins, \$1.00 to \$1.25; No. 1, 10c; No. 2, 8c; No. 3, 6c.

Pelts, each, \$0.20 to \$0.25; No. 1, 20c; No. 2, 18c; No. 3, 16c.

Lambskins, \$0.10 to \$0.15; No. 1, 10c; No. 2, 8c; No. 3, 6c.

Calfskins, No. 1, \$0.10 to \$0.15; No. 1, 10c; No. 2, 8c; No. 3, 6c.

Wool, fleece, \$0.18 to \$0.20; No. 1, 18c; No. 2, 16c; No. 3, 14c.

Unwashed fleece, \$0.15 to \$0.18; No. 1, 15c; No. 2, 13c; No. 3, 11c.

Wool, super, \$0.15 to \$0.18; No. 1, 15c; No. 2, 13c; No. 3, 11c.

Toronto Fruit Market

Receipts of fruit to-day were large, but about one-third less than on Monday.

Trade was brisk, the quality of fruit was good and prices were firm.

Strawberries sold at 25c to 30c, with a few fancy choice lots at 35c, the bulk selling at about 4c.

Gooseberries sold at \$1 per basket, becoming more plentiful every day.

Green peas sold at 80c per bushel.

Scores' ESTAB. 1843

77 KING ST. W. TORONTO'S GREATEST TAILORING STORE.

Securities Improved at Toronto and Montreal

Securities exhibited considerable activity on Wall-street today. In the absence of important news of any kind, the tendency of prices during most of the session was towards lower levels. There were some late and partial recoveries, but the general trend was downward.

Bank List Stronger—C. P. R. Partially Recovered—Wall Street List Was Irregular Yesterday, But Closed Generally Strong—Lack of Support—Notes.

Tuesday Evening, June 21. Securities exhibited considerable activity on Wall-street today. In the absence of important news of any kind, the tendency of prices during most of the session was towards lower levels.

There were some late and partial recoveries, but the general trend was downward. The railway stocks recorded fractions and Western Union as exceptions.

The second-hand rose on a rumor of a deal with R. & G. Metcalf, by the way, fell 1/4 points. Fresh Hawaiian annexation news depressing Sugar, which fell off over a point and P. R. T. covered quite a margin. The close was as follows:

American rails ruled higher in London. C. P. R. advanced 1/4 N.Y.C. 1/4, St. Paul 1/4, L.N. & W. 1/4.

Canadian securities showed an improved tendency, and many securities closed fractions higher. Quebec, 124 offered; Union, 135 recovered 1/4, and Montreal 1/4 point.

War Eagle again bowed, selling up to 23 1/2 and ending at 23. 100; Cable, 100, 99 1/2.

Consols closed 1-16 higher in London. In Paris, 3 per cent. rentes were at 102 1/2.

French exchange on London, 237 2/3. Toronto Railway earnings for the week ending on Sunday were \$2,415,000, or \$2,450,000, less 100,000 for the corresponding week of 1914.

Northern Pacific earnings the second week in July increased to \$34,372, first's final quotations. The railway stocks recorded fractions and Western Union as exceptions.

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