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No. 1071

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No. 23.



THE P. P. A. RATTLER.

This may be good politics in the Provincial campaign, but Brother Creighton will find in the Dominion election the "worm will turn."

TEN MINUTES IN COLLINGWOOD.

BY OUR UNCOMMERCIAL TRAVELLER.



THIS beautiful country of ours contains a great many beautiful towns, and I have at one time or another been in nearly all of them. I regard myself as a tolerably competent judge, therefore, and when I say that not a town of them all surpasses Collingwood for general attractiveness I am paying that place no small compliment. And just at this season of the year of course Collingwood, like the woods in general, is looking its very prettiest. As everybody who is posted in Geography is aware, the town in question is situated on the shore of the Georgian Bay, and possesses a very fine

harbor. That accounts for the fact that when you step out of the buss into the cosy office of the Globe hotel, you are pretty sure to find a number of steamer captains or other sailor men there. No less than nine navigation lines make Collingwood a port of call, and for most of them it is headquarters, many of the wealthier residents being shareholders in the various companies. At the Globe hotel these lake captains are simply whiling away a few leasure moments with pipe and yarn, or standing by and watching the per-



petual game of checkers which John Rowland - no "Mister," if you please--is prepared to put up against all comers. I found John looking hale and hearty after a lapse of I don't know how many years since my last visit, and quite up-to-date in his ideas. He took me to one side and confidentially asked me in a coaxing voice to tell him what it is the



P.P.A. is after. I was sorry to be obliged to leave him in the dark, but it was quite beyond my power to enlighten him. "Well," said he, with a good deal of emphasis, as he took his pipe from his mouth and raised it aloft impressively, "we have no use for any such thing as the P.P.A. in this country!" Besides the attractiveness which a great expanse of water in the immediate vicinity gives to any place—as Toronto, for example—Collingwood has a neat, tidy, home-like appearance. Its streets are wide and clean, and in the residence sections are lined with attractive and substantial houses, standing in generous plots of ground, made beautiful by trees and flowers. The stores are quite city-like in the extensiveness of their stocks, and present a brisk, business appearance even on a wet day. (Need I remark incidentally that it was a wet day, when I mention that this visit was made last month?) Perhaps, however, the unique distinction of Collingwood (apart from its worship of McCarthy) is that you never hear anybody there talking "hard times."

Mr. Mayor Callery—who is a genial gentleman, deserving of a better fate than bachelorhood—sets the local fashion, I suppose, in the matter of faith in the town. At all events, he is full of enthusiasm on the subject, and declares energetically that there's not a more solid and prosperous place on the continent of America, and this opinion of his, like his election to office, is carried by



acclamation. But while satisfied with things as they are, the citizens of Collingwood are willing to hear of improved methods, if anybody can point them out. This was illustrated on the occasion of my visit. It was announced that a lecture on the Single Tax would be given at the town hall in the afternoon, and notwithstanding the wet weather and the inconvenience of the hour, the room was filled, many of the leading business men being present. The advanced



ideas of the lecturer were greeted with frequent applause, too. It is only fair to state that the nucleus of the audience was made up of delegates to the East Grey Teachers' Institute, which was holding its session at the time, and whose subsequent meeting I also attended. It was like Teachers' Institutes in general—notable for impromptu



changes of the program on account of the absence of the promised essayists and demonstrators. Some of the items came off, however. Amongst these was a paper by Miss Annie Birnie, on the subject of "Woman's Place and Pay in the Public School," in which Woman's right to a man's pay for doing a man's work, was ably argued for. Principal Williams of the Collegiate came to the relief of his down-trodden sex in an able criticism, delivered with his characteristic ponderosity. Mr. Grier, the Inspector, did the honors of the chair until relieved by the election to the presidency of Mr. Ward, headmaster of the Collingwood Public Schools. The Institute as usual sat for two days, and achieved it is presumed the usual degree of success. I recommend Collingwood to the summer tourist who is looking for a pleasant place for an outing. I feel quite certain that at the close of a holiday spent there such tourist will feel like echoing Mayor Callery's sentiment, "There's nothing the matter with Collingwood—she's all right!"

AS-THE-CROW-FLIES.

THE DIFFERENCE.

A WHITE haired sage viewed a spreading tree.
The boughs at its summit were blighted and dead,
"Alas! like you, I'm blighted," said he,
"I shall die at the top," he sadly said.

A white haired beau eyed the self-same tree,
And tapped his crown as he gayly said,
"We are not as green as we used to be,
I'll dye at the top, and renew my head."

Cassel Bart.

SPROUTS OF SENSE.

PLUTOCRATS ain't so bad as brewerocrats.

THE man with an axe to grind despises a crank - that won't turn for him.

THERE ought to be a slipnoose between the cup of the saloon-keeper and his victim's lips.

MISRULE stays at home on election days and shells beans, while the bums wear the crown and wield the scepter.

A SALOON is run on a capital of money and boys. The brewers furnish the money and expect parents to furnish the boys.

IF I can't take my religion into my politics, then the devil was right in claiming the kingdoms of this world and the power of them.

CHURCH members can go out of partnership in the saloon business whenever they go out of the political parties responsible for the license system.

N. Y. Voice.



THE TOPIC OF THE TIME.

MISS BROWN.—“ You’ve read the discussion between Sarah Grand and ‘Ouida’ in the *North American Review*, I suppose. Do you believe in the ‘New Woman?’ ”

MISS QUICK.—“ Well, yes—if she’s not too fresh ! ”

SUSANNAH AT OTTAWA.

OTTAWA, June 4th, 1894.

YOU’D really think now that the women-folks who came here for the session would be kinder interested in the goings on up at the House, and that they’d have a good rest, being away from home. I was talking to one that was sitting up on the bank the other day. She seemed backward at first—shy I s’pose, but she gave me a pretty good account of herself later on.

“ Rest,” says she, “ why, it takes me all the year to get over being tuckered out after I’ve been here.” I could see she was worried most to death now, poor thing. “ We go some place every night,” she went on, “ dinners or something’s most always going on, and I either pay calls or receive them in the afternoons, so I don’t get much rest, you see.” She smiled sort of pitiful and I advised her to go right off and lay down and get a nap. “ It’s all right for some,” says I, fur I haven’t nothing against the goings on, “ but you ain’t used to it, you know, and— ”

She seemed to stiffen up some after that, and tried to influence me about her size, socially speaking, when she’s to home. But, good land, I could see she was putting in her best time now, and when she gits back to her own folks, she’ll tell ‘em all about Rideau Hall and the rest of it, while she’s turning her dresses to make ‘em do for the winter.

That tariff’s a caution. It was supposed to be one thing and intended for another, and it wobbled all over the ‘rithmetic before it got back in a big circle to most where it was before. Seem’s to me as ef they said this: “ Now this tariff’s all right, but we’ll fix it a little and see what’ll come of it.” And when they fixed it, deputations come and combine men. Then seem’s as ef those finance men said: “ See here—ef the election comes off, and we put on the duty again for you, you must—you know.” And they understood, so the duties got moved back.

It’s curious how folks generally think that other people are “ stingy.” City folks call farmers stingy and talk of

salt pork and apple sauce. It’s a real old joke that. Country folks think city folks dreadful close-fisted with their butter, scimpy with milk in the cooking and cluttered up in their backyard. I s’pose it’s the pint of view. From my pint of view the folks up at the Parliament Buildings are mighty wasteful in their housekeeping. They burn so much gas and they’ve got so many twinkling little electrics all over, and such a crowd of pages and messengers. I s’pose they do work sometimes, but they get paid reg’lar. Of course it must take considerable time to keep things tidy where there’s so many men all airing the bad habits their women folks have given them all these generations by picking up after them. One’s bad enough. In the afternoon’s you need your specks to tell the pattern of the carpet, and the aisles are in a dreadful mess with papers. There’s a musty, smoky smell in those rooms they call No. 6 and No. 16, and they’re tidy (in the mornings.) When the women folks get down there teetering around and fanning, and wafting a smell of violets all over, it’ll be a lot more home-like looking, and the man will sweep up hairpins stid of burnt matches, and he’ll be always finding pocket-hankchers—that is, unless the first law they help make is one to make dress makers put in pockets. I don’t know where they’d put ‘em, but there’d have to be pockets—a person can’t rightly consider themselves in politics without pockets. They’re

GRIP’S CALENDAR.





HERE'S !RICHNESS !

It is stated that Mr. Mercier is coming up to assist Sir Oliver by delivering addresses to the Electors of Essex. Here we have the Noble Count impressing upon the people the necessity of retaining a Government of economy and purity !!

needed. I ain't got anything against men, but they do seem sorter stuck up, to us spinsters. "Now I 'spose that's a woman's view of the question," said a man to me the other day. "Ef you'd only take a common sense view," he went on.

"Umph," says I mighty severe, "think I'd agree with the men then, I s'pose?"

He didn't like to say "of course" right to my face, but he meant it, and he's only one of a big crowd like him.

SUSANNAH.

LOST AGAIN.

"HAVE you seen my spectacles lying around to-day, Maria?" he enquired, as he came in last Monday evening, "I went without them."

"No I haven't dear, I——"

"Oh, I might have known you wouldn't have seen them! I don't know why I asked you, for you never know where anything I want is. I don't see how you can go round the house all day and never notice things. No doubt they are just where I laid them down - on the mantel-piece or somewhere."

"No, I would have seen them if they had been lying about. Are you quite sure they are not in some of your poc——?"

"There! I was sure you'd say that! Never knew you to fail! Do you suppose I'm idiot enough not to feel in all my pockets? You must think I'm a born fool!"

"Not at all, John, but sometimes one over-looks," ex-

plained his wife deprecatingly, "besides, you might have changed your——"

"Overlooks." What do you mean? Don't I tell you *they're not in my pocket*. Why, I had to buy a pair down town before I could do my business. Do you think I'd go and buy a pair if I had one in my pocket? *You* might do such a thing, but I'm not built that way. Money's too hard to get to go throwing it away in that style! I don't just have to go to my husband and ask for 'some money' to get it; I have to work for it, let me tell you, and it's likely I'd throw away hard-earned cash because I was too lazy to feel in my pockets, isn't it?"

"Oh, well, you needn't be so cross just because I happened to say that! Such a thing as your finding them in your pocket after having looked all over has occurred."

"Oh, yes, rake that up! That's like a woman. Because once, about ten years ago, I chanced to leave them in my best black coat, and didn't find them till the next Sunday - Oh-Ahem - -"

Here a sudden thought seemed to strike the much-tried man, and interfere with the flow of his reproachful eloquence.

And when—after having made a quiet and unostentatious visit to his wardrobe—he made no further enquiries, and presently beamed upon her with his usual gold-rimmed placidity, his wife had the good taste to have forgotten the entire circumstance.

Alice Ashworth.



HIS "PRINCIPAL" DEPENDENCE!



MEREDITH'S COURTING ; OR, THE RIVAL CITIES.

MEREDITH—"I can never be your Member, Miss Toronto, but I will always be a Corporation Counsel to you?"

THE NEW SLICK.

REUBEN SLICK has returned, and we have renewed our acquaintance. He is quite a character. While tinged with the up-to-date colors of modern society, he has much of the quaintness and shrewd knowledge of human nature which characterized his famous ancestor.

"What do you suppose the redoubtable 'Clockmaker' would think of the Nova Scotians of to-day, if he were on earth?" I ventured to ask him, after our acquaintance had developed. "Do you think he could find as much occasion for quiet satire as he did fifty years ago?"

"Well, I guess human nature is about the same now as it was then," Reuben answered, "and these Nova Scotians are queer people still; they have produced the brightest men of the Dominion, and yet they do not seem to know how to build up their own Country. Nova Scotia has got much greater resources than Illiony, and sixty years ago it had more population. Look at them now, Illinoy has over three millions of people and Nova Scotia 450,000. Halifax is one of the most favorably situated cities in America and yet it stands still. Toronto was not in existence when Halifax became a city. Look at them now, Toronto nearly 200,000, Halifax 38,000."

"Nova Scotia has got more mineral wealth than any other section of North America, but what on airth have they done about it? They are just about waking up on coal now that the Yankees have come over and gobbled up some of the mines. But they seem to be going to sleep on gold, and nothing much is doing about iron, notwithstanding all the big duties and the bounties. I tell you, friend, there is something wrong about these Nova Scotians. They are always hanging 'round waiting for the Government to do something for them, and have not the sand to go to work and do something for themselves."

"That's what Sam Slick used to say about us a half a century ago," I remarked.

"Yes, and I guess my old granddad was about right, too. These Nova Scotians get on a platform and make great speeches, and some of them sit down and write great articles for the magazines about national life and growth and development. And the people they get together and

listen and applaud, but that is about all there is to it. Nobody seems to get up and get something done.

"Why, do you know that forty years ago, John A. Andrew, of Boston, said that there were greater potentialities in the Maritime Provinces than in the States of New York and Pennsylvania combined, but all the same New York and Pennsylvania have gone on gittin' millions of people and scores of millionaires, while the Maritime Provinces have been setting down sucking their thumbs. I tell you, Quiller, there is something wrong."

These statements made with "brutal frankness," set me thinking a little. I did not care to admit the truth of all he said, but there was too much of fact in it to make me feel comfortable.

I have no doubt I shall be able to extract some more quaint opinions from Reuben Slick, who bears a striking mental resemblance to his ancestor; indeed, he has his exact style of hitting the nail on the head. He promised he would give me his views of some politicians and if I get anything worth sending I will not forget you, MR. GRIP.

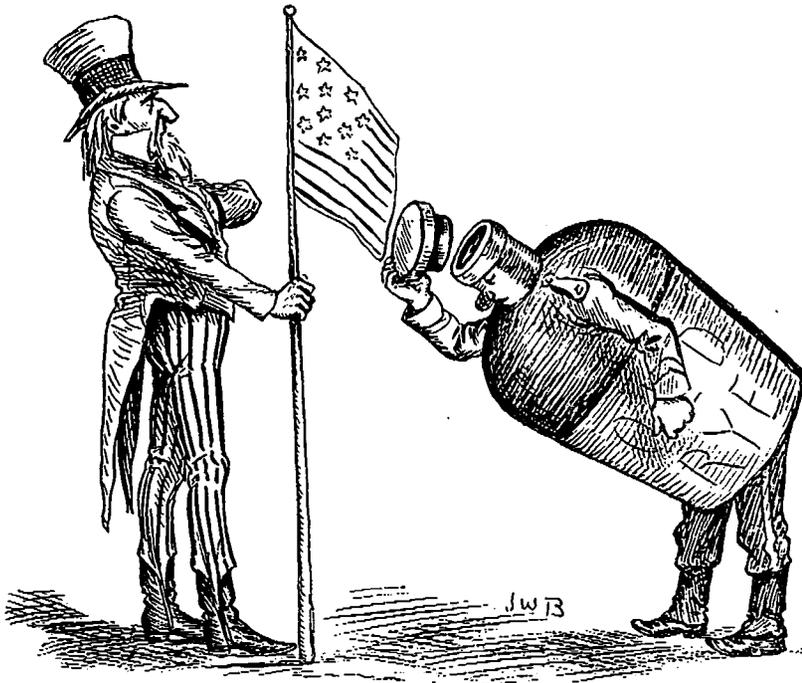
"WERE you ever chased by a bull?" began Mr. Prosey, with the evident intention of recounting some remembrance of a narrow escape for her benefit.

"No, but this dress I wear was gored by a dressmaker just the other day," returned she, sippantly.



A MENTAL TONIC.

THE FARMER.—"Never mind, mister, I don't want to buy nothin'; I jest came in to feast my eyes on the gold an' precious stuns. It kinder rests my mind, when wheat is 'way down below nowhere, and the tariff's way up, an' I think of the picters they used to paint in the perlitical speeches."



WHISKEY DID IT.

UNCLE SAM demands an apology for the outrage on his flag at St. Thomas. Quite right ; but let the apology be made by the guilty party, as above.

LITTLE RED RIDING-HOOD UP TO DATE.

QUITE recently, in a country place, there lived a young girl and her mother. The girl was generally very happy, but at the time I write of, something had put her out very much. It was the hood her old Grandmother had given her. In the first place the hood was red ; and red did not suit this girl's complexion at all, because her hair had a decided inclination towards that same hue. Then again, though the hood may have been fashionable when the Grandmamma was young ; it certainly was not now ; and the girl knew this, for had she not gone to school in town ? But the girl's poor simple neighbors, who had not had the advantages of a town education, viewed the hood with admiration, and straightway named its wearer "Little Red Riding Hood." This of course was not her real name—O, no ! She had been christened Amy, which name, by the way, she spelt "Aimee."

Well, one lovely spring day Little Red Riding Hood was complaining to her mother and saying she really could not wear that red hood any longer, for, besides being so unbecoming, it was altogether too warm for the spring weather, and was against all rules of Hygiene. Her mother thought for a moment and then said that she had an idea. She had heard that eggs and butter were very dear, and if Red Riding Hood would carry some fresh butter and eggs to her Grandmother, there was no saying what the old lady might not give her—even to a new spring suit. So the girl consented to take the things, and, putting them in her shopping-bag,—for of course she would not carry a basket—she started off.

Her way lay through the woods, and, as she walked along, now and then stopping to pick some flower which she pulled to pieces for botanical study, or to catch some unwary insect, which she wished to add to her Entomological collection, she was surprised to see approaching her, a large wolf. She was not afraid, however, because her modern education had taught her not to be afraid of anything—not even mice. So she bowed politely to the wolf, saying, "Good afternoon," to which the wolf replied, "How d'ye do," in a gruff tone of voice ; for in these days

of the higher education, even wolves came in for their share of learning, and this was quite a polished animal, the only fault one could possibly find in him being the gruffness of his voice. 'Tis true he had had two operations performed upon his throat, but even the most skillful art could not quite overcome nature.

"May I be permitted to ask your name?" said the wolf, smiling engagingly.

"They call me Little Red Riding Hood," said the girl.

"Red Riding Hood," repeated the wolf. "O ! from your style of dress, I presume. Excuse my saying so, but don't you think that the name is a trifle absurd ? You see people don't wear hoods for riding now. They went out years ago."

"Yes, I know," said the girl dimly, and then she went on to tell him how she hated the cause of her nick-name, and how she was carrying eggs and butter to her Granny, in the hopes of getting a reward in the shape of a new spring suit.

"O, I see," said the wolf, "You are like all girls, never content unless you are 'in the swim.'"

Red Riding Hood did not like his flippant way of speaking, so she changed the subject and told him how

two paths ran to her Granny's house and met at the door like the apex of a triangle, and how she had often thought that it would save so much time, if one could only walk up the centre, on the principle that the height of a triangle is less than the length of its side.

The wolf was very much interested, and finally said, that



Mr. Junius Brutus Barnstormer's portrait, as that eminent actor viewed it at the lithographer's.



Ditto, ditto, as it generally appeared upon the bill-boards.
MORAL.—*Advertise only in the newspapers.*

in the interests of science, he would undertake to make for himself a straight road through the woods while his companion went by the beaten track; so that they could calculate the difference in the time it took them.

The wolf started off and was soon lost to sight. When Red Riding Hood reached her Granny's house and knocked at the door, she heard a voice from within say, "Just press the button, and the door will open." She did so, and when she entered, she found the room all topsy-turvy, while the figure on the bed did not look quite like her Grandmother.

"O, what has become of my Grandmama?" she cried, "She was such a tender, good old lady."

"She was, indeed she was—very good. But, as to being tender,—well, that, of course, is a matter of opinion," said the occupant of the bed, then after a short pause, during which he had swallowed a large dose of "Anti Bilious," he continued, "yes, I admire her very much. In fact I consider her quite 'out of sight.'"

"Surely I am in the wrong house," cried the girl, "O, where am I?"

"I can tell you where you will be pretty soon," said the gruff voice.

"Where?" said Red Riding Hood.

"'In the soup,'" said the wolf, with a hoarse chuckle, as he jumped from the bed and tried to catch the girl.

But help was at hand, for just then the door was burst open, and an agent for a patent washing machine rushed in and rescued her by killing the wolf. He also took this opportunity to explain to Red Riding Hood, that if her mother had had one of his washing machines, her Granny might have been alive then, for when people had a patent washing machine they grew so fond of working it that they never had any desire to leave home; consequently Red Riding Hood would not have met the wolf and the wolf would not have eaten the old lady. He so impressed the joys of housekeeping when a patent washing machine was used, upon Red Riding Hood, that she consented to help him set up an ideal home as soon as he could save money

enough to pay the first installment on the labor saving device.

So the wolf was instrumental in getting Red Riding Hood a husband; and he also enabled her to decide in the negative, a question which had worried her for some time, viz.—Can education totally erase the natural instincts?

Valance Berryman.

"SOMETHING WRONG."

"THIS thing is gathering like the whirlwind. It is very similar to the French revolution. It is a terrible thing, and it makes me sad to find that there were 1,600 respectable well-meaning men reduced to such desperate straits in this country. We expect these things in the old countries, but it is no part of the program of a republic. It makes us feel that there is something wrong with the government."

So writes a thoughtful observer of the state of things at Washington. There *is* something wrong, good sir. There's too much of the United States fenced in, and the people outside the fence are not willing to starve quietly and uncomplainingly. That's what's the matter.

THEIR PUNISHMENT.

AS an excuse for the absentee M. P's. on the occasion of the debate on the Prohibition motion, the *Montreal Star* says: "The House has grown weary of the perennial self-same story." "Grown weary indeed!" echoes the *Templar*, "if the people do their duty these tired representatives will be shortly re-tired!" Good joke—well spoke!

THE recent changes in the Mowat Cabinet have the Harty approval of the Catholic electorate, and the path of the Government in the forthcoming election is more Cleary than it was, so to speak.

WHAT GOES ON AT OTTAWA.

OLD HUNDRED, Deputy Head of the Bread and Butter Department (*meeting one of his subs first thing in the morning*)—"Mornin', Mr. Doxey. You look strangely oppressed - been attending the tariff debate; or is it a case of too many afternoon teas, eh?"

DOXEY (*quite delapidated*)—"No, Sir! Spent the evening reading Bourinot on the Rise and Fall of the Canadian Intellect!" Exit O. H. dumb-founded.

"Light of my life!" the young man cried,
A courting of his lass;
"If that's the case," the maid replied,
"Let us turn down the gas."



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READ IT.

We print in this issue of GRIP the twelfth annual report of the Toronto General Trusts Company, and we trust everybody will read it, not merely to learn that this Company has proven a solid financial success, but because it must be intensely interesting to any man with the slightest business instinct. Trust companies of this sort have nothing in common with the so-called trusts, which control various lines of business now-a-days, and which are simply pirates under a pretty name. This company is on the contrary a great public benefactor and worthy of the unlimited confidence which the Canadian public has in it, as attested by its splendid success.

* * *

THE last possibility in the way of a new musical organization for Toronto has been discovered and realized by Mr. J. D. A. Tripp, a gentleman who bids fair to become as eminent in the conducting line as he has long been as a piano soloist. This favored city only needed a Male Chorus Club to complete the list, and it now has it. What's more, it has a male chorus which (or who, even adjs.) (or their—Oh, that somebody would settle this English pronoun nuisance!)—very first appearance sang superbly. No weaker word will describe the Club's rendering of the part songs, glee etc. on the programme of their first annual concert at the Grand Opera House on Tuesday evening of this week. Mr. Tripp covered himself with glory, though we know he would insist on dividing the praise liberally with his singers, who certainly did him proud. It was eminently a performance with brains in it from first to last, brains and good judgment, backed with voices capable of carrying out the musical idea to be expressed. To be sure, in the novelty of his position, and the pardonable enthusiasm of the moment, Mr. Tripp displayed a tendency to conduct somewhat acrobatically—to mark the time with his limbs as well as his arms (arms are not limbs, you know) and although perhaps this was quite appropriate in the case of a “March,” it is an eccentricity which time will no doubt correct. The work of the Club was delightfully varied by the contributions of Mr. and Mrs. Wm. Lavin, of Boston. Mrs. Lavin (Miss Mary Howe) has a brilliant soprano voice with which she can apparently do anything she wishes; Mr. Lavin is a capital tenor. Both scored an unqualified success. Miss Susie Ryan (a popular young lady of this city who for some reason wishes to be known by the rather absurd stage name of Arna Senka) made her first appearance after a prolonged stay in Europe, and sang some contralto solos. The result was highly gratifying—her voice having the rich quality of a “cello. Beyond these notes, however, there was uncertainty and sometimes failure. Miss Ryan, we are informed, has lately undergone an operation for throat trouble, which no doubt accounts for the defect just mentioned. Her reception was such, at all events, as to testify her great personal popularity in her home city.

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The *Railway and Steamboat Times*, December 11th, 1893, says: “Science has only begun. Many things undiscovered up to the present date, one in particular being a cure for baldness or falling hair.

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TORONTO GENERAL TRUSTS COMPANY

GENERAL ANNUAL MEETING OF THE SHAREHOLDERS

A Prosperous Company—Only Twelve Years in Existence, but it Has Ten Million Dollars in its Charge—A Handsome Dividend and a Large Reserve—A Very Satisfactory Statement.

The twelfth annual meeting of the shareholders of the Toronto General Trusts Company was held at the company's office, on the corner of Yonge and Colborne streets, Toronto, on Monday, the 28th May, at twelve o'clock noon.

In the absence of Hon. Edward Blake, the president, Mr. John Hoskin, Q.C., L.L.D., occupied the chair, and among those present were:—Messrs. E. A. Meredith, L.L.D., vice-president; W. H. Beatty, Geo. A. Cox, J. D. Edgar, Q.C., Edward Galley, George Gooderham, Emilius Irving, Q.C., Robert Jaffray, J. W. Langmuir, A. B. Lee, G. W. Lewis, Mr. Macdonald, J. Kerr Osborne, Wm. Ramsay, of Bowland, Scotland, J. G. Scott, Q.C., James Scott, and T. Sutherland Stayner.

Mr. Langmuir, the Manager, was appointed Secretary of the meeting, and the report of the Directors for the year ending March 31, 1894, was read, as follows:—

TWELFTH ANNUAL REPORT.

The Directors of the Toronto General Trusts Company have pleasure in submitting their annual report, accompanied by the usual financial statements showing the business operations of the company for the year ended March 31, 1894. The shareholders will be gratified to find that these statements show that the progress and growth of the company's business during the past year have been greater than in any previous year of its prosperous history.

The value of new estates and work assumed by the company during the past twelve months is \$2,550,506.65, as compared with \$2,000,212.38 during the preceding year. This large addition to the company's business brings up the aggregate volume of assets remaining in its charge at the close of the year (after the distribution of estate funds to beneficiaries and the closing up of other matters) to very nearly ten million dollars, not including trusteeships for bond-holders.

The varied character of the new work assumed by the company during the year is seen in the following summary:

Administration of intestate estates.	\$ 178,619 68
Administration of estates with will annexed, etc.	755,823 39
Executorships and trusts under will	1,065,067 30
Trusteeships	122,519 78
Guardianships	16,228 00
Receiverships	19,000 00
Committeeships	6,518 75
Investment agencies	343,450 00
Estate management agencies	43,279 75
Total	\$2,550,506 65

While the steady and rapid growth of the company's transactions as executor, administrator, trustee, etc., affords cause for much satisfaction, it necessarily increased in a corresponding degree the duties and responsibilities of the company, which were further enhanced by the large amount of trust funds remaining in the company's hands for investment. To adequately cope with this largely increased volume of business, it became necessary to entirely reorganize and increase the staff of the office, and to divide the work into two distinct branches, viz., the estates and agency department and the investment department. The new system has now been in operation since the close of the financial year, and your Directors have pleasure in reporting that it works most satisfactorily, and that with such additions from time to time as may be found necessary it seems capable of meeting all future demands on the staff.

During the past, as in former years, the company has assumed the position of trustee under mortgages made by corporations to secure their bond or debenture issue. The company's duty was simply to see that the issue of the bonds or debentures was correct and regular, and that the holders of the bonds or debentures were secured the benefit of the assets covered by the trust deed, and in none of these cases has anything been advanced by the company upon the mortgages, bonds, or debentures, nor has it assumed any part whatever of the mortgage liability. The Directors feel it right to make this explanation as to the company's liabilities in such cases, in order to remove a misapprehension which seems to exist in the public mind on the subject, as in recent articles which have appeared in our papers it is erroneously assumed that at least in one of these cases the company had incurred serious pecuniary liability, in fact, that it had loaned a very large amount of its funds to the corporation, instead of, as was the case, simply becoming a trustee for the lenders.

The number of the estates which have come into the company's hands during the past year is very large, but not a few of these are estates where the assets are very trifling, and where the amount of compensation which the company received is altogether inadequate for the work performed. Filling, however, as it does, the position of a public corporate trustee, your Directors have not felt justified in declining, except in very special cases, to undertake the management of these small estates. It has accepted them, however, rather as a matter of accommodation than for the sake of reward.

The profit and loss sheet, herewith submitted, shows the revenues of the company for the year and the various sources from which they were obtained, and also the expenses of management.

The net profits for the year, including \$2,983.74 balance brought forward from last year, as will be

seen, amount to \$56,096.11, out of which your directors have declared a dividend of 10 per cent. on the paid-up capital stock, absorbing \$21,787.36. The reserve fund has been increased by \$15,000, and now stands at \$240,000, and there has been added to the contingent account the sum of \$15,000, which increases that fund to \$33,325.78. The unappropriated balance at credit of profit and loss amounts to \$4,308 75.

All of which is respectfully submitted.

JOHN HOSKIN.

Vice-President and Chairman Executive Committee.

J. W. LANGMUIR,
Manager.

The adoption of the report was moved by Vice-President Hoskin, seconded by Vice-President Meredith, both of whom congratulated the shareholders on the continued prosperity of the company, which was all the more gratifying at a time when commercial depression is so prevalent. Reference was also made to the misapprehension which seems to exist to some extent in the public mind in respect to the charges of the company, and it was shown that the aggregate compensation of the company for the management of the estates which had passed through its hands during the past year was at least 20 per cent. under what would have been charged by individual executors and trustees.

It was also pointed out that under the new Surrogate Court rules executors and administrators are required to pass their accounts within eighteen months of the issue of probate or letters of administration, when compensation for management of the estate is fixed by the judge.

The report was unanimously adopted.

The usual resolutions of thanks to the directors, executive committee, president, vice-presidents, and the manager and staff were adopted.

Owing to a vacancy on the board, a by-law was passed authorizing the appointment of the manager on the board of directors, with the designation of managing director.

The election of directors was then held, and resulted in the re-election of the following gentlemen:—Hon. Edward Blake, LL.D., Q.C., M.P., E. A. Meredith, LL.D., John Hoskin, LL.D., Q.C., W. H. Beatty, W. R. Brock, George A. Cox, B. Homer Dixon, J. J. Foy, Q.C., George Gooderham, H. S. Howland, Emilius Irving, Q.C., Robert Jaffray, A. B. Lee, J. W. Langmuir, Sir Frank Smith, J. G. Scott, Q.C., James Scott, and T. Sutherland Stayner.

At a subsequent meeting of the board the Hon. Edward Blake was re-elected president and Messrs. E. A. Meredith and John Hoskin vice-presidents.