

THE BANK OF TORONTO.

The Thirty-eighth Annual Meeting of the Stockholders of the Bank of Toronto was held on the 20th inst.

On motion, George Gooderham, Esq., was called to the chair, and Mr. Coulson was requested to act as Secretary.

Messrs. Thomas G. Blackstock and Walter S. Lee were appointed Scrutineers.

By request of the Chairman, the Secretary read the following

REPORT:

The Directors of the Bank of Toronto beg to present to the Stockholders the Thirty-eighth Annual Report of the business of the Bank, together with a statement of its affairs.

The year just closed has been marked by widespread derangement in financial circles, nearly every country having been affected thereby. In the United States the results have been most disastrous, and in this country many branches of business have been directly affected by the troubles there. General trade throughout the Dominion is dull and depressed, and no immediate signs of improvement are apparent.

The Net Profits of the Bank for the year, after making full provision for all bad and doubtful debts, and deducting expenses, interests accrued on the deposit receipts and rebate on current discounts, amounted to the sum of \$247,134.93

Balance at credit of Profit and Loss Account, on 31st May, 1894..... 23,981 78

Out of this sum there has been appropriated:

Dividend No. 75 Five per cent..... \$100,000 00

Dividend No. 76 Five per cent..... 100,000 00

200,000 00

Leaving a balance of \$71,136 76

This balance would have permitted an addition being made to the Rest, but, in view of the prevailing depression and uncertainty, your Directors have deemed it advisable to leave the amount at the credit of Profit and Loss Account, and are convinced that a cautious policy is in the best interests of the Stockholders.

In a previous report reference was made to the fact that a suitable location for a banking office in Montreal had been purchased.

The Directors have now pleasure in informing you that the Bank occupied their new premises in May of this year. The building provides the Bank with commodious and attractive offices in that city, and will, it is believed, prove a satisfactory investment.

The Directors have with deep regret to refer to the removal by death of Mr. Henry Covert, for many years one of their colleagues. The vacancy thus caused has been filled by the election of Mr. Charles Stuart of Port Hope.

The Directors have pleasure in stating that the General Manager and other officers of the bank have performed their respective duties in a satisfactory manner.

(Signed) GEORGE GOODERHAM, President.

General Statement, 31st May, 1894.

LIABILITIES.

Notes in Circulation.....\$1,139,063 00

Deposits bearing interest.....\$7,376,846 58

Deposits not bearing interest.....1,230,302 51

Balances due to other Banks.....8,607,149 09

Unclaimed Dividends.....185 00

Half-yearly Dividend payable 1st June, 1894.....100,000 00

100,185 00

Total liabilities to the public.....\$9,947,465 00

Capital paid up.....\$2,000,000 00

Reserve.....1,800,000 00

Interest accrued on Deposits.....\$52,221 00

Rebate on Notes Discounted.....78,510 00

Balance of Profit and Loss Account carried forward.....71,166 76

4,001,897 76

\$13,949,362 76

ASSETS.

Gold and silver coin on hand.....\$554,573 71

Dominion Notes on hand.....938,142 00

Notes and Cheques of other Banks.....262,083 24

Balances due from other Banks in Canada.....37,244 80

Balances due from agents of the Bank in the United States.....\$44,030 37

Balances due from agents of the Bank in Great Britain.....215,549 35

Deposit with Dominion Government for security of Note Circulation.....86,510 09

Municipal Debentures.....186,312 72

\$2,725,061 10

Loans and Bills Discounted.....\$10,960,918 63

Overdue Debts (estimated loss provided for).....62,985 17

Real Estate other than Bank Premises.....397 77

11,024,301 57

200,000 00

\$13,949,362 76

(Signed) D. COULSON, General Manager.

The report was adopted and the thanks of the Stockholders were tendered to the President, Vice-President and Directors for their careful attention to the interests of the bank during the year.

The following named gentlemen were elected Directors: George Gooderham, William H. Beatty, Henry Cawthra, William George Gooderham, Robert Reford, George J. Cook, Charles Stuart.

At a meeting of the new Board, George Gooderham, Esq., was unanimously re-elected President and William H. Beatty, Esq., Vice-President.

A Cooking Secret.

Mr. E. Conomie—"Did you write to that man who advertises to show people how to make desserts without milk, and have them richer?"

Mrs. E. Conomie—"Yes, and sent him the dollar."

What did he reply?"

"Use cream."

Regard for the Unities.

Servant—"Please, mum, Mrs. Nextdoor wants you to lend her some reading matter suitable for a sick person."

Mistress—"Certainly. Give her those medical almanacs."

HIS DOUBLE.

The Singular Sequel to a Hanging For a Brutal Crime.

"I am not a believer in ghosts, reincarnations, or the supernatural in any shape, but I had a singular experience some years ago, which I have never been able to account for satisfactorily," said J. P. Lacroix, of Montreal. "I was second mate of a merchant ship in 1882. Among the crew was a tough customer named Lander, always in trouble. He had a frightful scar, extending from brow to chin, the result of a dock fight. He had a bullet wound which had taken away the lobe of his right ear, besides a peculiar protuberance, like a wen on his forehead. I would take my oath there was not another man alive marked just like him.

"At the end of that voyage Lander killed his wife and cut his own throat. He severed the windpipe, but he recovered. The wound in his throat healed, but left a hole, which he had to cover with his hand when he spoke. He breathed through a silver tube. He was tried and convicted, and, happening to be in port, I was present at the hanging and saw the body buried. In 1890 I was on the gold coast of Africa. Ashore one day I came across a man bossing a lot of negro laborers. His form seemed strangely familiar, and I started with surprise when I saw him place his hand over his throat when giving some orders. Going closer I saw the scar, the wen, the lobeless ear, the hole in the throat, the silver tube and every feature and characteristic of the man I saw hanged and buried. I got into conversation with him. He said his name was Danler. He was unable to tell how he came by the wound in his throat, ear and face. He said he must have had a long illness.

"He remembered being in a hospital, he said, but it was like a dream, and he had no recollection of his life before that. He said he remembered, while still ill, taking a long voyage, he didn't know where from, until he had landed where I met him. He told me my face looked like one he had seen in a dream, but he knew he had never seen me before. How do I account for it? I don't try to. I am only telling the facts. I don't know whether Danler was Lander come to life again, or a reincarnation of him. Maybe Lander's neck was not broken, and some scientific chap was experimenting on him with a battery. All I know is that no two men could possibly be marked in exactly the same way. If it was Lander he was greatly benefited by the change, as on inquiry I found he bore a splendid reputation as a quiet, law-abiding, peaceable citizen."

CROWNED HEADS IN DANGER.

The Extraordinary Precautions Taken to Guard the Lives of Emperor William and the Czar.

There are fashions in everything, including the protection of prominent persons when they are on parade. The most recent regulation concerning the protection of life in Europe is that of Kaiser William. Some time ago there was a good deal of socialistic agitation in Berlin, and it was claimed that the Anarchists would attempt to throw a bomb at the Emperor as he drove through the city on his way to a review. The route of the carriage was lined with policemen, and back of them was the customary mob of sightseers, on either side of the way. The Kaiser gave orders that as the royal coach approached, the police who had heretofore always stood with their backs to the crowd, so as to salute the celebrities as they passed, they should turn their backs to the street, face the mob, and step back two paces from the front line of the crowd. It was further ordered that the crowd should be kept back on the sidewalks, so that the carriage would be at some distance from the line of sightseers on either side. These orders were carried out, and they appealed so strongly to the Russian Ambassador that he communicated them to St. Petersburg, and they have now been adopted by the Russian police. By keeping the crowd well back from the carriage considerable motion was made necessary on the part of an Anarchist to throw a bomb successfully, and, as the police were numerous, his actions would be seen by one of the guards, if those functionaries were at all wide awake. The Russian police, in addition to adopting these measures, absolutely surround the carriage of the Emperor with horsemen.

The Sting Within.

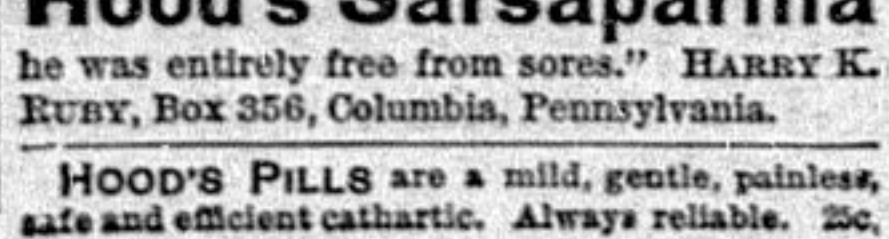
It is said their is a rankling thorn in every heart, and yet that none would exchange their own for that of another. Be that as it may, the sting arising from the heart of a corn is real enough, and in this land of tight boots a very common complaint also. Putnam's Painless Corn Extractor is a never failing remedy for this kind of heartache, as you can easily prove if afflicted. Cheap, sure, painless. Try the genuine and use no other.

Large as a Dollar

Were the scrofula sores on my poor little boy, sickening and disgusting. They were especially severe on his legs, back of his ears and on his head. His hair was so matted that combing was sometimes impossible. His legs were so bad that sometimes he could not sit down, and when he tried to walk his legs would crack open and the blood start. Physicians did not effect a cure. I decided to give him Hood's Sarsaparilla. In two weeks the sores commenced to heal up; the scales came off and all over his body new and healthy flesh and skin formed. When he had taken two bottles of

Hood's Sarsaparilla he was entirely free from sores." HARRY K. RUBY, Box 356, Columbia, Pennsylvania.

HOOD'S PILLS are a mild, gentle, painless, safe and efficient cathartic. Always reliable. 2c.



HISTORICAL LIES.

There was probably no such man as Romulus. The first historian who mentions him lived at a distance of time so great as to throw extreme discredit on the story as told by him.

Alexander the great did not weep for other worlds to conquer. There is reason to suspect that his army met with a serious reverse in India, a fact that induced him to retrace his steps.

The crew of Le Vengeur, the famous French ship sunk by an English man-of-war, did not cry "Vive la Republique!" They bawled for help, and the English boats were sent to their assistance.

The immense burning glasses with which Archimedes burned the ships of the besiegers of Syracuse at ten miles distance were never manufactured and it is now known that they could not have existed.

Pitt did not use the expression, "The atrocious crime of being a young man." The words were used by Dr. Johnson, who was not present, but wrote a report of the speech from an abstract given him by a hearer.

Vinegar will not split rocks. So Hannibal could not thus have made his way through the Alps. Nor will it dissolve pearls. So that the story of Cleopatra drinking pearls melted in vinegar must have been a fiction.

Worshippers are not crushed by hundreds under the wheels of the car of Juggernaut. The car has not been taken out of the temple for many years, and such deaths as formerly occurred were exceptional or accidental.

Expelled

—every poison and impurity of your blood by Dr. Pierce's Golden Medical Discovery. Then there's a clear skin and a clean system. Tetter, Salt-rheum, Eczema, Erysipelas, Boils, Carbuncles, Enlarged Glands, Tumors and swellings, and all Blood, Skin, and Scalp Diseases, from a common blotch or eruption to the worst scrofula, these are perfectly and permanently cured by it.

In building up needed flesh and strength of pale, puny, scrofulous children, nothing can equal it.

Delicate diseases of either sex, however induced, speedily and radically cured. Address, in confidence, World's Dispensary Medical Association, Buffalo, N. Y.

A New Lip.

Dr. Berger, the French surgeon, yesterday presented to the Paris Academy of Medicine a young woman to whom he had supplied an entire under lip, she having accidentally lost the one nature gave her. He managed to make good the loss with a piece of flesh cut from her arm. The substitution was accomplished with wonderful skill, the mouth not being at all disfigured, and there was a red lip which looked almost natural.

The Electric Light

Is a matter of small importance compared with other applications of electricity. By this agency Polson's Nerviline is made to penetrate to the most remote nerve—every bone, muscle and ligament is made to feel its beneficent power. Nerviline, pleasant to take, even by the youngest child, yet so powerfully far reaching in its work, that the most agonizing internal pain yields as if by magic. Nerviline relieves neuralgia instantly and for the speedy cure of nerve pains of every description it has no equal. Sold everywhere.

Recipe.—For Making a Delicious Health Drink at Small Cost.

Adams' Root Beer Extract.....one bottle
Fleischmann's Yeast.....half a cake
Sugar.....two pounds
Lukewarm Water.....two gallons
Dissolve the sugar and yeast in the water add the extract, and bottle; place in a warm place for twenty-four hours until it ferments, then place on ice, when it will open sparkling and delicious.
The root beer can be obtained in all drug and grocery stores in 10 and 25 cent bottles to make two and five gallons.

At the Circus.

"Well," remarked the royal Bengal tiger from his cage as he observed the elephant reach up to the top of a wagon and get an apple, "If I had to put up my trunk for my board, I don't think I'd let everybody know it."

"Don't you worry about me," retorted the elephant with characteristic bonhomie; "I'd be blamed eight rather put my trunk up for it, than have no trunk, and get it by wearing stripes, and the royal Bengal withdrew to the farthest corner of his cell where he might not hear the elephant smile."

A. P. 718.

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COUGH

WITH

SHILOH'S

CURE

25cts., 50cts., and \$1.00 Bottle.
One cent a dose.

It is sold on a guarantee by all druggists. It cures Infant Consumption and is the best Cough and Croup Cure.

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Blood should be rich to insure health. Poor blood means Anaemia; diseased blood means Scrofula.

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the Cream of Cod-liver Oil, enriches the blood; cures Anaemia, Scrofula, Coughs, Colds, Weak Lungs, and Wasting Diseases. Physicians, the world over, endorse it.

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What a Heap of Trouble!

Arises from obstruction or sluggish action of the Bowels, Kidneys or Liver. Headaches, Boils, Ulcers, Pimples, and a host of other complications are sure to follow. St. Leon Mineral Water acts DIRECTLY on these organs—removing all filthy obstructions—and gives Health and Vigor to the whole system.

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St. Leon Mineral Water Co'y, Ltd
Head Office—King St. W., Toronto.
Hotel at Springs opens June 15th.

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TORONTO

ILLUSTRATED CATALOGUE FREE

STEEL SHINGLES

GRANBY RUBBERS

They give perfect satisfaction in fit, style and finish, and it has become a by-word

"GRANBY RUBBERS wear like Iron."

A Printer's Error..

Sometimes is a very expensive thing for the printer, but more often for the advertiser. We recently advertised our well known, and people say, deservedly popular "LADIES' JOURNAL," and the printer made us say that the subscription price was Fifty Cents a year, when everyone knows the regular rate is One Dollar per year, and is one of the cheapest and best ladies' papers on the continent at that figure.

Cut in Two to Stand :-: :-:

Now, the queer part of the whole business comes in. We had such a rush of subscriptions at the fifty cent rate that we have decided to let the JOURNAL go at fifty cents during the usually dull summer months, so as to keep

Our Eight Fast Steam Presses

On the run all through the long, heated term, that most every publisher in the land calls "the dull, dull, dog days."

Ladies....

Now send on your half-dollar (by money order, through the Express or Post office; or postage stamps, if these are unattainable), and get the JOURNAL for a year for just half-price. Take advantage of the low offer while it is going, for, unless we have an enormous list at this price, we will not be able to continue it. We will send the JOURNAL, post-paid, to any address in Canada or the United States at this half rate, but accept it now.

Two for One, and a Present

Better still. Get a friend to join you and send one dollar, and we will mail the JOURNAL to each of you for a year, and in addition, make you each a present of a Sterling Silver-plated Souvenir (Toronto) Coffee Spoon, with gold-plated bowl. We have seen spoons not so good as this retailed at one dollar. No premium is given with a single subscription.

Boys and Girls...

There are lots of beautiful things in the JOURNAL of interest to you; it is not only for your big sisters and mother. There are prizes offered every month for the best compositions, poems, stories, etc. Get father to subscribe for it for you.

No Agents..

We employ no agents, so do not wait for one to call on you. We could not afford any commission at this cut price. Remit direct to

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AMERICAN THRESHER BUILDERS
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Brantford, Canada.

CANADA PERMANENT Loan and Savings Company.

Office—Toronto St., Toronto.

Subscribed Capital.....\$ 5,000,000
Paid up Capital.....2,600,000
Reserved Funds.....1,554,000
Total Assets.....12,000,000

The enlarged capital and resources of this Company, together with the increased facilities it now has for supplying land owners with cheap money, enable the Directors to meet with promptness all requirements for loans upon satisfactory real estate security. Application may be made to the Company's local Appraisers, or to.....

J. HERBERT MASON,
Managing Director.

What a Heap of Trouble!

Arises from obstruction or sluggish action of the Bowels, Kidneys or Liver. Headaches, Boils, Ulcers, Pimples, and a host of other complications are sure to follow. St. Leon Mineral Water acts DIRECTLY on these organs—removing all filthy obstructions—and gives Health and Vigor to the whole system.

SOLD BY ALL REPUTABLE DEALERS.
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Head Office—King St. W., Toronto.
Hotel at Springs opens June 15th.

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It is Really Equal to any Imported. Take my Advice and Insist on getting this 10 Cent Smoke for 5 CENTS

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