

PEN-ANGLE

What you spend for underwear buys most real value in fit, comfort, service—only when each garment bears the trade mark in red that guarantees you satisfaction or your money back.

Made in many fabrics and styles, at various prices, in form-fitting sizes for women, men and children. See that the PEN-ANGLE is there—it insures your money's worth.

GUESS NOT.

A young clergyman in a remote country district wrote to Bishop Potter, saying that he was about to take a wife and asking if, to save some other clergyman a long and weary journey, he could not marry himself.

The bishop's reply was marvelously concise. It said:

"Could you bury yourself?"

UNUSUAL FINANCIAL STRENGTH.

The annual report of the Merchants Bank of Canada was made public at the forty-third yearly meeting, held at the head offices of the Bank in Montreal on Wednesday the 19th of June.

The unusual position of strength and the splendid progress of this banking institution affords a lesson in careful management, which some of the newer banks might well follow. This results naturally, of course, from the Merchants Bank being fortunate enough to have on its Board of Directors and among its Officers many names of prominence in Canadian financial circles.

Those who have funds of their own or trust funds to deposit would do well to look carefully into the personnel of the banks directorate, and weigh their reputations when deciding where to place their money. The character of the Board and Officers of a bank has, of course, everything to do with its progress and safety for the depositor.

As a result of traditionally careful management the combined reserve fund and paid-up capital stock of the Merchants Bank has this year reached the splendid total of \$10,000,000. The business of the bank for the year ending May 31st, 1907, shows an increase in net profits to the extent of over \$200,000. They have reached this year the enormous amount of almost one million dollars (to be exact \$961,660.06), which was disposed of in dividends to the extent of \$480,000, and \$400,000 was added to the reserve fund. The bank has gained in the year over \$3,000,000 in deposits.

A careful inspection of these figures only serves to emphasize the real progress made by the Merchants Bank. M. E. F. Hebben has now had two years to show his ability, and no one will quarrel with the results as they appear.

"Where was he struck by the motor-car?" asked the coroner. "At the junction of the dorsal and cervical vertebrae," answered the surgeon. "Will you please point out on the map?" asked the coroner, indicating one that hung on the wall.

Nearly all infants are more or less subject to diarrhoea and such complaints while teething and as this period of their lives is the most critical, mothers should not be without a bottle of Dr. J. D. Kellogg's Dysentery Cordial. This medicine is a specific for such complaints and is highly spoken of by those who have used it. The proprietors claim it will cure any case of cholera or summer complaint.

Hosless, who has made unusual preparations, says, towards the end of dinner: "I tell John that, if he will bring people home unexpectedly to dinner, they must take just what we have." Guest (wishing to put her at her ease): "Oh, that's all right, Mrs. Bluffer; I'm a traveller—used to roughing it now and then, you know."

Italy usually holds the European record for murders with 2,500 yearly, but in the last two years Russia has become for the most murderous country in the world.

DODD'S KIDNEY PILLS

FOR ALL KIDNEY DISEASES

CURES RHEUMATISM, BRUISES, BRIGHT'S DISEASE, GRAVEL, NEURALGIA, MIGRAINE, SCIATICA, GOUT, CALCULI, AND ALL AFFECTIONS OF THE URINARY TRACT.

Prepared by J. C. Dodd, Chemist, Montreal, Canada.

OLD MAN'S UNIQUE RECORD.

In the village of Burton Joyce, in Nottinghamshire, England, is Elijah Lindley, who for sixty-three years has been Parish clerk and sexton of the village. He is 84 years of age, lives in the house where he was born, and has only been absent from the village four Sundays during his life. He has served under five vicars, assisted at 210 marriages, 1,500 baptisms and 1,000 funerals. The graves for the latter he has dug himself. But his most unique record lies in the fact that he has tolled the bell for three sovereigns—George IV., William IV. and Queen Victoria. He was only seven years old when George IV. died, but his father, who was then sexton, took him into the belfry and made him pull the rope.

A POOR RULE THEN.

Elderly—Persevere, my boy, persevere! There's only one way to accomplish your purpose, and that is to stick to it.

Youngley—But suppose your purpose is to remove a sheet of fly paper you've set down upon accidentally?

They are Not Violent in Action. — Some persons, when they wish to cleanse the stomach, resort to Epsom and other purgative salts. These are speedy in their action, but serve no permanent good. Their use produces incipient chills, and if persisted in they injure the stomach. Nor do they act upon the intestines in a beneficial way. Parmelee's Vegetable Pills answer all purposes in this respect, and have no superior.

"Before engaging rooms in your house," said the bachelor, "I want to know if there are any families with crying babies staying here." "I'm afraid there is," replied the landlady; "but we—" "Well, I was just going to say," continued the other, "that if there are I want you to put me in the room next to theirs. I want to wake up in the night and hear their trouble, so that I can congratulate myself again that I'm not married."

SEWING MACHINES FOR RENT

By week or month, at low rates. The Singer, and Wheeler & Wilson are acknowledged the lightest-running and most convenient of any. Try one and be convinced. Only at the Singer stores. Look for the Red S. Singer Sewing Machine Co. Write us at Manning Chambers, Toronto, for set of Bird Cards free.

Many a man never knew that he had hands until he got out in public and didn't know where to put them.

Holloway's Corn Cure is the medicine to remove all kinds of corns and warts, and only costs the small sum of twenty-five cents.

ACCOUNTED FOR.

"Did you see that chap walk out in the middle of the sermon on Sunday?" "Yes. You know he walks in his sleep."

ITCH, Mange, Prairie Scratches and every form of contagious Itch in human or animals cured in 30 minutes by Wolford's Sanitary Lotion. It never fails. Sold by all druggists.

HER NORMAL CONDITION.

"I hear that young woman designer in Mme Paree's stylish dressmaking establishment is a very estimable person."

"She ought to be. It's her business to lead a pattern life."

To Know is to Prevent.—If the miners who work in cold water most of the day would rub their feet and legs with Dr. Thomas' Electric Oil they would escape muscular rheumatism and render their nether limbs proof against the ill effects of exposure to the cold. Those settling out for mining regions would do well to provide themselves with a supply before starting.

The largest farm in the world is in Louisiana. It covers a million and a half acres. On it are 36 miles of railway, and 300 miles of navigable water, on which ply three steamboats.

There is no more obstinate skin trouble than Salt Rheum. It sometimes lingers for years, but Weaver's Corate makes short work of it. Also, take Weaver's Syrup to insure permanent cure.

Food for reflection too often is mighty high in price and very poor eating.

There is nothing equal to Mother Graves' Worm Exterminator for destroying worms. No article of its kind has given such satisfaction.

A tourist was driving along a dusty road in the West of Ireland one hot summer day, and stopped at a small inn for refreshment. On asking the jockey if he was dry that worthy replied: "Dry? Did you honor say dry? I'm so dry that if ye slapped me on the back ye'd be blinded with the dust flyin' out iv me mouth."

During the cross-examination of a witness at the Tombs, New York, the district attorney asked him where his father was, to which the witness, with a melancholy air, responded: "Dead, sir, dropped off very suddenly, sir." "How came he to drop off suddenly?" was the next question. "Foul play, sir. The sheriff imposed on his unconscious nature, and getting him to go up to a platform to look at a select audience, suddenly he knocked a trap-door out from under him."

If you want to keep a woman interested in you, act as though you knew something she wanted to know.

Cellu-loid Starch

Saves time, because it makes ironing easier. Saves linen, because it gives a better gloss with half the iron-rubbing. Saves bother, because it needs no cooking... just cold water. And it CAN'T stick. Buy it by name.

Saves Plenty

WILSON'S FLY PADS

Every packet will kill more flies than 300 sheets of sticky paper

SOLD BY DRUGGISTS, GROCERS AND GENERAL STORES 10c. per packet, or 3 packets for 25c. will last a whole season.

QUEBEC STEAMSHIP COMPANY LIMITED.

River and Gulf of St. Lawrence

Summer Cruises in Cool Latitudes

Twin Screw Iron SS. "Campana," with electric lights, electric bells and all modern comforts.

SAILS FROM MONTREAL ON MONDAYS at 4 p.m., 3rd and 17th June, 1st, 15th and 29th July, 12th and 26th August, 9th and 23rd September, 10th and 24th October, 6th, 16th and 27th November. Temperature cooled by sea breezes seldom rises above 80 degrees. The finest trips of the season for health and comfort.

ARTHUR AHERN, Secretary, Quebec, A. E. OUTERBRIDGE & CO., Agents, 29 Broadway, New York.

BERMUDA

Summer Excursions, \$35, by the new Twin Screw SS. "Bermudian," 5,500 tons. Sailing 5th and 19th June, 3rd, 17th and 31st July, 14th and 28th August, 4th, 18th and 31st September, 5th, 19th and 3rd October, 6th, 16th and 27th November. Temperature cooled by sea breezes seldom rises above 80 degrees. The finest trips of the season for health and comfort.

ARTHUR AHERN, Secretary, Quebec, A. E. OUTERBRIDGE & CO., Agents, 29 Broadway, New York.

WISDOM.

It's a wise weather prophet that knows just when to borrow an umbrella.

"SUN LIFE"

Assurance Company of Canada, HEAD OFFICE, MONTREAL.

Some Facts from the Report of 1906.

1. Cash Income from Premiums, Interest, Rents, etc.	6,212,615 02
Increase over 1905	495,122 79
2. Assets as at 31st December, 1906	24,292,692 65
Increase over 1905	2,983,307 83
3. Surplus earned during 1906	921,721 34
Of which there was distributed to policyholders entitled to participate that year	208,658 97
And set aside to place reserves on all policies issued since December 31st, 1902, on the 3 per cent. basis	207,763 51
Surplus over all Liabilities and Capital (according to the Hm. Table, with 3 1/2 and 3 per cent. interest)	2,225,247 45
4. Death Claims, Matured Endowments, Profits and other payments to Policyholders during 1906	1,980,855 52
5. Payments to Policyholders since organization	15,009,223 87
6. Assurances issued and paid for in cash	17,410,054 37
7. Life Assurances in force December 31st 1906	102,566,398 10

"How do you find things, my man?" "Dull," he replied. But that was the way he wished to find them—being a knife and scissor grinder.

An End to Bilious Headache.—Biliousness, which is caused by excessive bile in the stomach, has a marked effect upon the nerves, and often manifests itself by severe headache. This is the most distressing headache one can have. There are headaches from cold, from fever, and from other causes, but the most excruciating of all is the bilious headache. Parmelee's Vegetable Pills will cure it—cure it almost immediately. It will disappear as soon as the Pills operate. There is nothing surer in the treatment of bilious headache.

If every dog had his day there wouldn't be anything but dog days.

Success in Life is dependent upon good health. you are out of sorts, ill or feeble, take "Ferrovin." It's the best tonic. \$1 bottles. All medicine dealers.

IDLY DREAMING.

Capital and Labor chanced to meet. "Good morning," they exclaimed in cordial union.

"I hope," said Capital, "that you find your wages satisfactory."

"Entirely so," replied Labor, "and I trust your investment is bringing fair returns."

"Excellent," said Capital, and with a warm clasp of the hand they parted.

STANDARD BANK STATEMENT.

Shows Increase in Total Assets for the Year of \$2,881,529.

The statement presented to the thirty-second annual meeting of the shareholders of the Standard Bank of Canada was a most satisfactory one. During the past year the capital has been increased by \$356,142, making it \$1,540,420. The reserve fund now stands at \$1,640,420, an increase for the year of \$356,142, this being the premium on new stock issue. The balance carried forward on the profit and loss account was \$105,529, an increase for the year of \$73,738. The deposits have increased \$1,528,812 during the year and discounts also show an increase of \$1,955,525. Total assets, which now stand at \$20,626,640.87 are greater than last year by \$2,881,529. Quick assets, cash, Dominion notes, legal tender, now amount to \$6,119,739. The percentage earned on capital was 17.82 per cent., of which 12 per cent. was paid to shareholders; \$10,000 was written off bank premises, and the balance carried forward to the profit and loss account. Mr. W. F. Cowan and Mr. Frederick Wyld were re-elected president and vice-president respectively.

Nurses' and Mothers' Treasure

—safest regulator for baby. Prevents colic and vomiting—gives healthful rest—cures diarrhoea without the harmful effects of medicines containing opium or other injurious drugs.

25c.—at drug-stores. National Drug & Chemical Co., Limited, Montreal.

Cures Diarrhoea

CREAM OF THE WEST

Manitoba FLOUR

A pure, hard flour for bakers and others demanding strength, color and uniformity.

STRONG & WHITE

AT YOUR GROCERS

DEALERS EVERYWHERE SUPPLIED WITH FLOUR AND FEED. WRITE US.

WE ALSO MAKE "QUEEN CITY" A BLENDED FLOUR THAT HAS GAINED GREAT FAVOR AS A GENERAL HOUSEHOLD "ALL PURPOSES" FLOUR.

THE CAMPBELL MILLING CO. TORONTO JUNCTION, ONT.

"You know, Professor," said a friend, who was advising a lecturer to make his speech short, "the longer the spoke the greater the tire."

MADE IN CANADA

Complete Launches

2 and 4 Cycle Engines

HAMILTON MOTOR WORKS, Ltd. HAMILTON, ONT.

The Standard Bank OF CANADA

The Thirty-second Annual Meeting of the Bank was held at the Head Office on Wednesday, the 19th instant, at 12 o'clock noon. The chair was taken by the President, Mr. W. F. Cowan, and Mr. George P. Scholfield, General Manager, acted as Secretary to the meeting. The following Report was presented:

The Directors, in presenting to the Shareholders the thirty-second Annual Report of the Bank, have pleasure in calling attention to the satisfactory results for the year ending 31st May, 1907.

After making the usual provision for Bad and Doubtful Debts, Rebate of Interest on unmatured Bills under discount, etc., the profits amount to \$231,618.20, this has been added to the average paid-up capital of the Bank for the year. To being 17.82 per cent. on the average paid-up capital of \$1,356,142, at 200, which, together with the balance of Profit and Loss Account of \$31,791.72 brought forward, makes up the sum of \$639,551.52.

This amount has been appropriated as follows:

Quarterly Dividend No. 63, paid 1st Dec., 1906, at the rate of 12 per cent. per annum	\$ 36,347 33
Quarterly Dividend No. 64, paid 1st Dec., 1906, at the rate of 12 per cent. per annum	40,525 54
Quarterly Dividend No. 65, paid 1st March, 1907, at the rate of 12 per cent. per annum	44,948 00
Quarterly Dividend No. 66, payable 1st June, 1907, at the rate of 12 per cent. per annum	46,059 60
Reduction of Bank Premises, etc.	10,000 00
Transferred to Rest Account from premium on new stock	356,142 00
Balance carried forward to Profit and Loss Account	105,529 45
	<u>\$639,551 92</u>

During the year a second allotment of \$312,500 to Shareholders of record was made at 100 per cent. premium out of the increased authorized capital. General By-laws will be submitted for the sanction of the Shareholders, including one changing the date of the closing of the financial year from the 31st day of May to the 31st day of January; also a By-law authorizing the Directors to establish an Officers' Pension Fund and to contribute annually from the funds of the Bank in assisting this Fund.

Branches or Sub-branches of the Bank have been established during the year at Belleville, Bond Head, Cambray, Cobalt, Cobourg, Grafton, Lindsay, Ottawa, Priceville, Strathroy, Toronto (corner Charles and Yonge Streets), and Woodville, making a total of forty-seven Branches, all in the Province of Ontario.

The Head Office and Branches of the Bank have been carefully inspected during the year, and the duties of the staff have been efficiently discharged.

W. F. COWAN, President.

Toronto, 31st May, 1907.

PROFIT AND LOSS ACCOUNT.

Balance brought forward	\$31,791 72	Dr.
Profits for year ending 31st May, 1907, after deducting expenses, interest accrued on deposits, rebate of interest on unmatured bills, and making provision for bad and doubtful debts	251,618 20	
Premium on new stock	356,142 00	
	<u>\$639,551 92</u>	
Dividend No. 63, paid 1st Sept., 1906	\$ 36,347 33	Cr.
Dividend No. 64, paid 1st Dec., 1906	40,525 54	
Dividend No. 65, paid 1st March, 1907	44,948 00	
Dividend No. 66, payable 1st June, 1907	46,059 60	
Written off bank premises, etc.	10,000 00	
Transferred to Rest Account, premium on new stock	356,142 00	
Balance on Profit and Loss Account carried forward	105,529 45	
	<u>\$639,551 92</u>	

GENERAL STATEMENT.

Notes in circulation	\$ 1,093,436 00	LIABILITIES.	Gold and Silver Coin	\$212,022 39
Deposits bearing interest (including interest accrued to date)	12,786,577 50	Deposits (including interest accrued to date)	1,608,042 00	
Deposits not bearing interest	1,890,089 75	Notes and Cheques of other banks	652,154 76	
Dividends unpaid	267 40	Deposit with Dominion Government for security of note circulation	50,000 00	
Dividend No. 66, payable 1st June, 1907	46,059 60	Due from other banks—		
Due to agents in Great Britain	1,174,984 56	In Canada	215,528 93	
Due to other banks—		In United States	128,383 39	
In Canada	99,484 40	Dominion Government and other first-class bonds	2,369,953 15	
In United States	201,678 48	Loans on call on Government, municipal, and other first-class bonds and stocks	883,654 52	
	<u>\$17,292,577 69</u>			
Capital	\$1,540,420 00	Bills discounted and advances current	14,237,926 86	
Reserve Fund	1,640,420 00	Notes and bills overdue (estimated loss provided for)	27,920 62	
Rebate of interest on bills discounted	47,693 73	Bank premises, etc.	218,683 13	
Balance of Profit and Loss Account carried forward	105,529 45	Real estate other than bank premises	10,000 00	
	<u>\$20,626,640 87</u>	Other assets not included under the foregoing	12,371 12	
			<u>\$20,626,640 87</u>	

The President, in presenting the Report and Statements, called attention to their satisfactory nature, and on motion they were adopted. The usual motions were then passed, and the following gentlemen were elected Directors for the ensuing year, viz: W. F. Cowan, Frederick Wyld, W. F. Allen, W. R. Johnston, Wellington Francis, F. W. Cowan, and H. Langlois. At a subsequent meeting of the Board W. F. Cowan was re-elected President and Frederick Wyld Vice-President.

GEORGE P. SCHOLFIELD, General Manager.

Toronto, 19th June, 1907.