# on Monday and Tuesday

### AT FORD'S.

WE'VE gone carefully over our stock and selected some : lines of new spring goods and some all-the-year-round goods : for a TWO-DAY BARGAIN SALE. We have good rea- : \* sons for offering these lines at so much under regular value, but our experience teaches that the buying public don't care much about the Whys and Wherefores, so we simply submit a list of prices below, which tell with conviction their own story.

#### A Table Full of Dress Goods for Spring, Regular 75c and 85c For 59c

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Yes, and correct shades and correct cloths for spring wear, including new Voiles, light and dark \* Tweeds, Mohairs in plain and stripes, Crepe de chenes, Eoliennes, etc. Full assortment of new \* shades as Copenhagen blues, browns, navys, greens cream, white and blacks. Regular 75c and 85c, for Monday and Tuesday, only ..... 59c

#### Muslins, Ginghams and Lawns at Half Price; if yon Buy now at 8c

The lot includes fancy checked Zepher, Ginghams, striped English Ginghams White Vestings, white stripe and dotted Swiss Muslins, White Lawns and Fancy Colored Muslins, Monday and Tuesday, \* all at half price...... 8c

#### Checked Linen Towelings at Half Price

Large check in blue, red, green or yellow, wide width. Regular 15c. Monday and Tuesday, .. 7 2-20

### 50c to 85c Fancy Collars, 39c

Pretty new styles for spring in such delicate effects and colors, made of chiffon, s lk and lace with different pretty trimmings to brighten up. Monday and ♦ Tuesday, less than half price ...... 39c

#### 35c, 50c and 75c Silk Belts, 29c

Many styles to choose from, in wide or narrow withths, black, white, brown, navy, red or tans Monday and Tuesday only ..... 29c

#### Sale of 75c Corset Co versat 49c

Two or three styles to choose from, lace or em broidery trimmed, all sizes. Monday and Tuesday ...... 49c

#### \$1.25 and \$1.50 Cotton Night-Gowns at 98c

Made of good white cotton lace or embroidery, trimmed full sizes. Monday and Tuesday ..... 98c

#### It's a Good Investment to Buy These Furs for Next Winter

Men's \$30 00 Black Dog Coats, \$16.00. Men's \$12.50 black Persian Lamb Caps for \$7.50. Men's \$5.00 Fur Caps, \$2.50.

Children's \$4 00 Grey Persian Lamb Muffs, \$1.90. About 25 Women's Scarfs of Alaska Sable, Isabella Fox, Mink Marmot and many other good furs will be sold at unheard of prices on Monday and Tuesday.

#### Women and Children's Spring Coats at Maker's Prices

But for these two days only. These are blacks, Broadcloths, fawn Covert Cloths, Tweeds, etc., tight, semi or loose backs, long or short lengths. Regular prices \$6.50 to \$20.00, Monday and Tuesday \$4.90 to \$12.50.

Shareholders Presented With a Statement That They Considered Eminently Satisfactory-Mr. James Munro, Member of the Legislature for North Oxford, Elected President-Mr. W. R. Travers Second Vice-President and General Manager.

The first annual meeting of the shareholders of the Farmers' Bank Canada was held on Wednesday, the 19th day of February, 1908, in the Board Room of the Bank.

Moved by Col. Munro, seconded by John Gilchrist, 'That the President take the chair, the General Manager act as Secretary, and W. H. Hunter and W. L. Symons be appointed as scrutineers."-Carried. Minutes of jast meeting taken as read. The Secretary read the.

#### REPORT OF THE DIRECTORS.

The 'directors have pleasure in submitting to the shareholders the first annual report, showing the result of the Bank's business for the year ending 31st December, 1907, together with the balance sheet of the Bank on that date.

To balance carried for- By Premium ward to next year ... .....\$22,089 99 Stock ... Net profits for year, after deducting cost of manage-... ... 14,350 59

\$22,039 99 \$22,089 99 The Bank received its license on the 30th November, 1906, and opened the Head Office Branch on the 2nd of January, 1907. During the year branches have been opened at the following points: Athens, Believille, Bethany, Burgessville, Brucefield, Camden East, Cheltenham, Fingai, Hawkeston, Hillsdale, Kerwood, Kinmount, Milton, New Toronto, North Claremont, Norval, Pontypool, Sharbot Lake, Southampton, Springford, Stayner, Stouffville, Trenton, Walfacetown, Williamstown, Zephyr, and sub-branches at Dunsford, Janetville, Nestleton, Beachville, Craighurst, Palermo, Allenford, New Loweil, Springbrook, Brown Hill.

Owing to delay in commencing business, caused by the circulation not being ready, it would have been impossible to close a year's business on the date set by by-law for the armual meeting, viz., November 26th, and your directors, therefore, deemed it advisable to pass a by law changing the date to the third Wednesday in February, viz.:

By-law No. 2 of The Farmers Pank of Canada is hereby amended by striking out the words 'the fourth Monday in November in each lyear, beginning with the year 1903, and substituting therefor the words the third Wednesday in February in each year, beginning with the year

Moved by W. H. Hunter, seconded by W. L. Symons, that the said by law be and is hereby confirmed.

Moved in amendment by Burdge Gurby, and seconded by W. G. Sinclair, that the third Wednesday in January be substituted for February. -Amendment carried.

Satisfactory arrangements were made with the following Banks as correspondents;

London, Eng., The London & Westminster Bank, Limited; Glasgow and Edinburgh, The National Baux of Scotland; New York, The Merchants' National Bank; Chicago, Ill., The Corn Exchange National Bank; Detroit, Mich., The Old Detroit National Bank; Buffalo, N. Y., The Third National Bank; Fittsburg, Pa., The Second National Bank; Paris, Boussels; St. Petersburg, Moscow, Crelit Lyonnais and Branches; Berlin and Germany, Berliner Handels-Geset's thaft, thereby enabling this Bank to handle any business that might be offered in these various countries.

Your directors deemed it advisable to merease the number of dicestors during the year, as provided by ty-law and by resolution. The Rt. Hon. Viscount Templeton, London, Erg., and Mr. R. E. Menzie, Toronto, were added to the Board.

All the branches, including the head office, have been duly inspected. The officers of the Bank perform their respective duties to the satisfaction of the Board.

All of which is respectfully submitted. W. BEATTIE NESBITT,

President.

### GENERAL MANAGER'S STATEMENT.

The General Manager, Mr. W. R. Travers, in answer to some questions, and for the general information of the shareholders, spoke as foilows:

Mr. Fresident and Shareholders;

You have seen the report presented of the position of the Bank, and I have no doubt that you feel fully satisfied that, considering the business conditions, the affairs of the Bank have been carried on in a way that will meet with your approbation. There are some details, however, that I might call to your attention. The deposits of the Bank are well scattered, and are composed of no less than 516 business accounts and 2,754 Savings Bank accounts, the former averaging \$195 each and the latter \$164 each. This seems to be a far more satisfactory state of affairs than to have a few accounts with larger balances. Our deposits show a steady growth. We closed the first month of our existence on January, with \$57,000 on deposit, and the deposits increased month by month at the rate of \$22,000 to \$70,000, or an average monthly increase of \$51,600. Had the usual average condition of affairs existed, with an early, spring, good pasturage, plenty of milk, moving to the dairies and cheese factories, a favorable summer for stock raising. and the usual delivery of grain in the fall, the circulation of money would have been greaten and our deposits would have shown larger figuers. Under the circumstances which have prevailed, I believe that the Bark has done particularly weil, and that there is no cause for complaint. We had 6,336 shares of stock subscribed, represented by \$52 shareholders, of which 370, or 40 per cent., are farmers. It is of the greatest assistance to the Bank in the obtaining of business to have numerous shareholders among the farmers in the vicinity of our Branches. About a year ago the Bank complied with the conditions of The Can-

adian Bankers' Association, and The Toronto Clearing House, and became a member of both, We find the latter a convenient and speedy method of receiving our obligations and depositing notes, cheques, etc., of other Banks, settling the balances every day. The Bank is clearing over \$5,000,000 yearly, which seems a good beginning for a young institution.

Owing to the uneasy conditions in the financial world, in concu.cu with other banks and financial institutions and manufacturing concerns, we have taken the conservative view that we should strengthen our reserves so as to place the Bank in a position of absolute security. This has, to some extent, prevented us from making the larger profits that, with a more liberal policy, might have been done; but I feel that, under present business conditions, the policy of caution will in the end tend to the strengthening of the Bank, and my aim shall be always to have the There Were 61 Trips Made-Eleven money of our depositors and shareholders absolutely safe. It is not my intention to open many new branches this year, yet, where I can see that there is a rural district without reasonable banking facilities, and that business is there awaiting us, I shall be always ready to accommodate that section with a branch.

Before closing my remarks I would like to make some reference to into commission, carrying a cargo of the business conditions in Canada. That there is a time of depression on cannot be denied. As the sharehousers know, The Farmers' Bank is essen- paid at the Custom House here up to was foadly out of order, and altially an institution dealing with the rural community. In Ontario last the middle of January amounted to though the doctor treated her he did year, as well as in the other Provinces, crops were not fall as good as we something oven \$40,000, which has not help her. Then I got Balov's claimed for it?"

"The rustling of the leaves in the farmers of this Province have benefited, that there never was a year. posture of Ontario. Considering The meason that pulpit and press do "The meason that pulpit and press do trees or the noise of passing wagons at lay it had been extensively distributed before the importers became aware of it scharacter. Personal come.

The meason that pulpit and press do trees or the noise of passing wagons would completely drown the sound of the meason that pulpit and press do trees or the noise of passing wagons would completely drown the sound of the unusually rough and stormy wenter that during the past two months, Capt, the unusually rough and stormy wenter of the past two months, Capt, the unusually rough and stormy wenter of the past two months, Capt, the unusually rough and stormy wenter of the past two months, Capt, the unusually rough and stormy wenter of the past two months, Capt, the unusually rough and stormy wenter of the past two months, Capt, the unusually rough and stormy wenter of the past two months, Capt, the unusually rough and stormy wenter of the past two months, Capt, the unusually rough and stormy wenter of the past two months, Capt, the unusually rough and stormy wenter of the past two months, Capt, the unusually rough and stormy wenter of the past two months, Capt, the unusually rough and stormy wenter of the past two months, Capt, the unusually rough and stormy wenter of the past two months, Capt, the unusually rough and stormy wenter of the unusually rou aware of it scharacter. Personal com- the grame. Even ministers of the grame. There is a falling off this year, I note, in the grame. Even ministers of the grame. Even ministers of the grame found who follow the grame found the grame found the grame for the grame found the grame found the grame for the grame for the grame found the grame for the plaints on this point came from sevgraph can be found who follow the "I feel the tremendous responsibilities and better time. At present by mail at 25c., a box from the Dr.

of Japan.

There is a falling off this year, I note, in the doubt the big boat will make more trips and better time. At present by mail at 25c., a box from the Dr.

exports of butter and cheese. In the previous year these exports combined trips and better time. At present by mail at 25c., a box from the Dr.

of Japan. than the issue that affects human at all justified in having invented reached \$26,000,000. The takes about eleven hours to make Williams' Medicine Co., Brockville, this gund! it is the round trip, I to the found trip, I to the round tri

it must be noted that there was a shortage in the make due to bad pasturage, and in the export because of a larger consumption at home.

Referring to the general business situation, I can see no reason why conditions should not improve. Money is getting cheaper, there -cams to be more disposition on the part of apitalists to utilize their, funds, and for my part I feel very optimistic as to the future! There are development works going on in Canada at the present time that cannot but carry this country on for years to come. There is capital available for legitimate enterprises. English capitalists are seeking investments in this country, and the opportunity offered by recent extensions in electrical railways running through the Province are bound to attract investors. It is my opinion that the Province of Cotario is going to be what I might tail gridironed with electrical railways. With the policy of the Government, I have nothing to do, but it is evident that with the electrical development going on in this Province there will be new branches of business opened, and, that, The Farmers' Bank, dealing with the rural community, will be in a splendid position to hundle the new and expanding business that is undoubtedly going to be created.

#### NEW PRESIDENT ELECTED.

The President said;

I may say, ladies and gentlemen, that I came into the organization of The Farmers' Bank at the time The Ontario Bank failed, and wwenan action was taken, by some shareholders which threatened the complete disorganization of the Bank. At the request of Mr. Travers I took the Presidency on that occasion, because I felt then, as I have felt ever sence, that for a winding-up proceeding to be instituted against the Bank meant in the first place that the shareholders would have to pay the amount of their stock, into court, and, in the second place, a large amount of money would be eaten up by lawyers and others in costs, to the very great detriment and injury to all those who had subscribed for stock, including myself. That being the case, I told Mr. Travers at the time that I was satisfied to take the Presidency of the Bank for a year. I have kept the position of President for a year; the Bank has been successful, and you are now in good shape to go ahead. I have personally other interests which I have got to consider, and, therefore, I may say, to you that I will not stand for re-election.

Toronto, February 19th, 1908. W. R. Travers, Esq., General Manager:

Sir,-We, the undersigned scrutmeers appointed at the general maning of the shareholders of The Farmers' Bank of Canada, hereby declare the following gentlemen duly elected directors for the ensuing year; Rt. Hon. Viscount (Templetown, Livit. Col James Munro, M.P.P., Messrs, Robert Noble, John Gilchrist, Atlan Eaton, Robert E. Menzie, Bardge Gunby, W. G. Sinclair, A. Groves.

At a meeting of the newly elected directors held subsequently. Mr. James Mucro, M.P.P., was elected President, and Mr. John Gilchrist First Vice.-President, and Mr. W. R. Travers Second Vice.-President and General Manager for the ensuing year.

#### THE FARMERS' BANK OF CANADA.

General Statement for the Year Ending December 31st. 1907.

LIABILITIES. Notes in circulation ..... \$247,105 00 Deposits Searing interest ..... ... .....\$457,884 80 

Capital stock paid up ..... 445,060 00 Balance of Profit and Loss Account carried forward 22,089 99 \_\_\_\_\_\$1,362,441 99

TI FILL , ASSETS, ... I I I ...

---- \$ 75,987 53 Notes and Cheques of other Banks ...... ... ... ... ... ... 91,562 72 Balances due from other Banks ...... ... ... ... ... 142,201 49 Balances due from Agents in Great Britain ... ... 23,433 48 Balances due from Foreign Agents ... 43,437 88 Deposit with Trust and Guarantoe Company ... ... 25,000 00

Government, Municipal, Railway and other Stocks and Total available Assets ... ... ... Overdue Debts (estimated loss provided for) ... ... ... 16,011 77

Deposit with Dominion Government for security of 115,000 000 Note Circulation ..... .. ... Other Assets not included in above [... (18,166 00 \$1,362,441 99

### First Game For Myles Hamilton Cup Won by Intermediates On Tuesday

Successors to "Terrors of the North" Put Up a Game Fight, But Our Boys Won by Better Shooting.

diates drove to Fencion Falls and boys, but the Lindsay players had played a picked team from that place grown familiar with these tactics and for the Hamilton Cups The game were more able to give tit for tat. proved exciting and good hockey was Lindsay were also superior in fast played from start tot finish. The In- and long shots, and were able to termediates were up against a pretty pull out a goal to the good at ther hard bunch of players, whose tactics | end of the game. The full-time score and skating are first-class, as every Lindsayite knows who watched

Cn Tucsday the Lindsay Interine- resorted to by the Fenelon Falls was 5-4 in favor of Lindsay.

The boys were all treated well by the last Lindsay-Fenelon Falls game. the Fenelon sports. After the games The old favorite methof of bunch- all piled into Workman's rigs and ing, and other tricks peculiar to their drove back to town, arriving in the style of play on the small rink, were wee sma' bours.

### Good Season For The Big Car Ferry

### Hours to Go and Come.

Ontario No. 1, the big car ferry, has made sixty-one trips between Charlotte and Coloung since going 1,500 tons at every trip. The duty

#### Weighed Four Pounds When Four Months Old. Most of the sickness that comes to-

babies and young children is due to the stomach or lowels being out of condition. It is then that they are cross, peevish and upset the whole household. These are troubles that: Baby's Own Tablets always cure promptly. Here is proof; Mrs. J. Stewart, Everton, Ont., says; "My little girl thrived so badly that at. the age of four months she weighed four and a half pounds. Her stomach

# Canadian Butter In Distant Japan

Be Here

Monday and

Tuesday if you

want Good

Goods at Low

Prices.

#### How One Shipment of Poor Quality Affected the Trade.

That the demand for Canadian but. ten in Japan is on the increase is the result of an investigation into the matter by Commercial Agent T. T. R. Preston. Since 1900 the imports of butter to Japan have almost doubled, while the imports of Canagian butter which in 1906 comprised about one-eighth of the total imover 300 per cent.

ports of butter to Japan came from Denmark, France following closely. Mr. Preston followed the matter itst . . i . i

| up until, quite accidentally, he got in touch with the importers, and secured abundant evidence of one of the most ill-advised shipments that could possibly have been made from Canada. The result of the transaction is that a serious obstacle has been created against a growing trade, the Fears He Has Given to the World facts connected with the unfortunate episode having been circulated far and wide. He learned that these dealers had transferred their importations to the Australian product.

BIG ECONOMIES MAY BE ACHIEVED BY BUYING NOW.

### Worse Than Faro

The Home Journally A faill is being presented to the New York legislature to make stock gambling a crime, and anyone who ports, have increased in six years buys stock "on a mangin," that is, without putting up the full amount The use of butten by Japan is an of the value, will be liable to imexperience of comparatively recent prisonment. In New York recently date. A taste for this dairy product William Jennings Bryan said that the is lapidly developed. There is a gen- New York Stock Exchange had graderal consensus of loginion that there uated more emicezzlers than Fagin's will be an enormous demand for this school did thieves, and that measurcommodity in the course of a few ed by the number of suicides caused by its operations, Monte Carle was The greatest percentage of the im- an innocent pleasure resort by comparison. There is not the least doubt that this continual gambling Canada was just establishing an en- with fousiness interests is responsible Viable reputation, reports Mr. Pres- for a large share of misery; ourside

### Regrets Inventing Rifle

Prices Here

for Monday

and Tuesday

only. Don't

fail to get a

supply.

## New Power for Evil.

Hartford, Conn., March 5. - With the news of his invention of a noise less firearm echoing round the world, Hiram Percy Maxim, son of the inventor of the machine gun, admits he stands conscience-striken in the presence of this monstrous child of

his forain. "The simple truth is that I am afraid of it," said Mr. Maxim, , "I am fully conscious of the awful possibilities of this gun and my conscience is not at all easy on the su's-1-0

With evident sincerity and concern Mr. Maxim admits that the armies' of the United States may at some future time be overwhelmed by this gun, and that the weapon may fall into the hands of the criminal classes, with all the terrifying possibilities of its adaptability to the lart of private assassination.