The Dominion Bank

Proceedings of the Thirty-Fourth Annual General Meeting of the Stockholders.

The thirty-fourth annual general meeting of the Dominion Bank was held at the Banking House of the Institution, Toronto, on Wednesday, Jan. 25, 1905.

Among those present were noticed: Lieut.-Col. Mason, Lieut.-Col. Pellatt, Messrs. Wm. Ince, Wm. Spry, E. B. Osler, M.P.; W. D. Matthews, Thos. Walmsley, W. G. Cassels, David Smith, A. R. Boswell, F. Leadlay, G. H. Reynolds, A. Foulds, A. A. Jones, H. Gordon MacKenzie, J. Gordon Jones, W. Crocker, F. F. Kavanagh, J. G. Ramsay, W. C. Lee, W. C. Crowther, F. J. Phillips, F. D. Brown, H. B. Hodgins, W. C. Harvey, R. Mulholland, S. Samuel, F. D. Benjamin, J. F. Risley, John Stewart, F. J. Harris, Wm. Davies, A. W. Austin, W. R. Brock, E. S. Ball, Wm. Booth, J. Bruce MacDonald, R. A. Stapells, Wm. Mulock, R. T. Gooderham, Dr. Andrew Smith, John J. Dixon, Chas. Cockshutt, A. E. Webb, T. G. Brough and others.

It was moved by Mr. W. D. Matthews, seconded by Mr. Wm. Ince, that Mr. E. B. Osler do take the chair, and that Mr. G. T. Brough do act as secretary.

Messrs. A. R. Boswell and W. G. Cassels were appointed scrutineers.

The secretary read the report of the directors to the shareholders, and submitted the Annual Statement of the affairs of the Bank, which is as follows:

To the Shareholders:

The Directors beg to present the following statement of the result of the business of the bank for the year ending 31st December, 1904:

Balance of Profit and Loss Account, 31st December, 1903		$474,902 63
Profit for the year ending 31st December, 1904, after deducting charges of management, etc., and making provision for bad and doubtful debts		459,670 01
		$934,572 64
Dividend 2½ per cent., paid 2nd April, 1904	$75,000 00	
Dividend 2½ per cent., paid 2nd July, 1904	75,000 00	
Dividend 2½ per cent., paid 1st October, 1904	75,000 00	
Dividend 2½ per cent., payable 3rd January, 1905	75,000 00	
		300,000 00
		$634,572 64
Transferred to Reserve Fund		500,000 00
Balance of Profit and Loss carried forward		$134,572 64

RESERVE FUND.

Balances, at Credit of Account 31st December, 1903	$3,000,000 00
Transferred from Profit and Loss Account	500,000 00
	$3,500,000 00

Property has been purchased at the corner of Bloor-street and Dover-court-road, where an office will shortly be opened.

The Stanstead Branch was closed in July last.

All Branches of the Bank have been inspected during the past year.

E. B. OSLER,
President.

Toronto, 25th January, 1905.

The Report was adopted and the thanks of the Shareholders were tendered to the President, Vice-President and Directors for their services and to the General Manager and other Officers of the Bank for the efficient performance of their respective duties.

The following gentlemen were elected Directors for the ensuing year: Messrs. A. W. Austin, W. R. Brock, T. Eaton, J. J. Foy, K.C., M.P.; Wm. Ince, Wilmot D. Matthews and E. B. Osler, M.P.

At a subsequent meeting of the directors, Mr. E. B. Osler, M.P., was elected President and Mr. W. D. Matthews, Vice-President, for the ensuing term.

GENERAL STATEMENT

LIABILITIES.

Notes in Circulation		$ 2,690,321 00
Deposits not bearing interest	$ 3,752,972 23	
Deposits bearing interest (including interest accrued to date)	25,947,071 15	
		29,700,043 38
		$32,390,367 38
Total Liabilities to the public		
Capital Stock paid up		3,000,000 00
Reserve Fund	$3,500,000 00	
Balance of Profits carried forward	134,572 64	
Dividend No. 89, payable 3rd January	75,000 00	
Former Dividends unclaimed	103 75	
Reserved for Exchange, etc	21,726 50	
Rebate on Bills Discounted	104,019 24	
		3,835,422 13
		$39,225,789 51

ASSETS.

Specie	$1,081,098 86	
Dominion Government Demand Notes	2,555,181 00	
Deposit with Dominion Government for security of Note Circulation	150,000 00	
Notes of and Cheques on other Banks	1,368,290 51	
Balances due from other Banks in Canada	820,558 00	
Balance due by London Agents	66,569 50	
Balances due from other Banks elsewhere than in Canada and the United Kingdom	2,342,294 63	
Provincial Government Securities	92,683 21	
Canadian Municipal Securities and British or Foreign or Colonial Public Securities other than Canadian	572,162 33	
Railway and other Bonds, Debentures and Stocks	3,006,450 78	
Loans on Call secured by Stocks and Debentures	2,874,619 16	$15,031,407 93
Bills Discounted and Advances Current	$23,689,045 15	
Overdue Debts (estimated loss provided for)	9,179 69	
Real Estate other than Bank Premises	36,877 99	
Mortgages on Real Estate sold by the Bank	6,000 00	
Bank Premises	446,000 00	
Other Assets, not included under foregoing heads	7,278 70	
		24,194,381 53
		$39,225,789 51

T. G. BROUGH,
General Manager.

Toronto, 31st December, 1904.

About the ....House

SELECTED RECIPES

SOUPS.

It will be understood that the foundation of each of these soup recipes is a quart can of the best soup of which you have any knowledge. These vary in excellence.

Chicken Soup.—This makes a delicious bisque, when a cupful of cold veal or a can of chicken, chopped, is stirred in, with a half cupful of dry, seasoned crumbs. A finer soup can be based upon chicken broth by making egg balls, such as are described in the next recipe, and putting them into the boiling broth. Have ready a cupful of scalding milk, stir in a tablespoonful of butter rolled in one of flour, cook one minute, and pour, a little at a time, upon two beaten eggs. Turn into the tureen and add the soup and balls.

Mock Turtle Soup.—Add four hard-boiled eggs cut into eighths, a glass of claret, the juice of half a lemon, or a lemon peeled, then sliced thin (this last to be laid on the surface after the soup is dished), a teacupful of boiling water and such additional salt and pepper as your taste adjudges to be needful. If you care to take the trouble, omit the whites of the eggs, pound the yolks into a paste, work in melted butter, a pinch of mustard, pepper and salt, and bind with the yolk of a raw egg. Flour your hands, make the paste into small balls and drop into the boiling soup. Simmer three minutes after they go in.

Piquante Tomato Soup.—The base of this is mulligatawny soup. Drain a cupful of juice from a can of tomatoes, strain through cheesecloth, put over the fire and boil fast ten minutes. Skim, add a tablespoonful of butter rolled in browned flour, and when the soup has boiled stir this into it. After this drop in a hard-boiled egg or egg balls and sliced lemon.

Consomme Bisque.—Heat the consomme to boiling, mince a can of boned chicken very fine, add a small cupful of breadcrumbs, season with paprika and salt, a little onion juice and finely minced parsley. Stir to a boil before adding half a cupful of cream heated (with a pinch of soda) and a big spoonful of butter rolled in flour. Boil one minute and serve. An egg well beaten, stirred in at the last, is an improvement.

For Useful Consomme.—Consomme, unless unusually strong and savory, is a poor thing when served alone. It may be made the base of several different soups, such as tomato, julienne, rice broth, tapioca, sage, barley, potato, turnip, etc., each of which will repay you for the additional trouble it costs you.

Pea Puree.—Canned peas should always be drained and left to lie in very cold water, slightly salt, for half an hour before they are cooked. This takes away the smoky flavor which people are apt to consider inseparable from American peas. These, by the way, are as good for soup as the French, which are double the price. Put the drained peas through your vegetable press then proceed as with the corn puree.

Canned Corn Puree.—Chop the corn very fine, add a scant quart of boiling water and a teaspoonful of minced onion. Stew steadily for three-quarters of an hour after it reaches the boil. Rub through a colander into a saucepan, add salt, pepper, three tablespoonfuls of butter rolled in as much flour and a tablespoonful of chopped parsley. Heat in another vessel a pint of milk, and when the corn mixture has simmered five minutes longer turn first one, then the other, into the tureen; stir well and serve. This soup is especially nice if veal or chicken stock be substituted for boiling water.

Creamed Tomato Soup.—Put a cupful of (aired) tomatoes into a saucepan with half a small onion chopped fine and cook half an hour after the boil begins. Strain and rub through a colander and return to the fire. Season with pepper, salt and a teaspoonful of white sugar. Stir in by degrees two tablespoonfuls of butter, cut up and rubbed into two tablespoonfuls of flour. Have ready in another saucepan a pint of boiling milk in which has been dissolved a bit of soda not larger than a pea. Let the soup simmer for three minutes after butter and flour go in, stirring well and often; pour into a tureen, add the boiling milk, mix well and send to table. If milk and tomatoes are boiled together, they will form a curdled compound in spite of the soda.

HOUSEHOLD HINTS.

Never sprinkle salt over fruit stains on table linen. It does no good and is mussy. The stains may be removed by pouring hot water through them before the linen goes into the soap suds.

If the dining-room table has been used for ping-pong to the detriment of the table, it may be improved by repeated polishing with soft cloths and linseed oil. No prepared polish is equal to this simple one.

Bureau drawers that are new and consequently stiff to draw out, may be made to run smoothly by rubbing the edges with soap. If the wood is green when they are made, they may have to be planed down, but ordinarily the former treatment will make them all right.

When paper cannot be retained on a wall by reason of dampness, make a coating of the following ingredients: A quarter of a pound of shellac, and a quart of naphtha. Brush the wall thoroughly with the mixture, and allow it to dry perfectly, and you will find this process will render the wall impervious to moisture and the paper in no danger of being loosened.

Bamboo furniture, as well as willow and rattan, should be cleaned by scrubbing with salt and water. Use a small brush for the purpose.

If the hands are well powdered with talcum before putting on kid gloves in summer, there will be little danger of the gloves being ruined by perspiration.

Choice figs are sold in little round baskets of coiled straw, the cotton cover being stitched on. The figs are worth buying, and the basket is worth saving. Lined with silk and with a loose silk bag attached, they make work or embroidery baskets quite out of the common.

Coffee extract, for use in cake, jellies, etc., is made as follows: Beat one egg in one cup of cold water. Add one cup of ground coffee and mix well. Put into four cups of boiling water, boil five minutes and let drip through a jelly bag.

A pudding, whether steamed in a mould or boiled in a bag, must not cease boiling, not even for a minute, or it will certainly be sticky. Keep the water boiling and if more is needed as it boils away, see that what is used to replenish it is boiling.

JOHN JONES'S DEFENCE

A great hush fell upon the court as the prisoner rose from the seat in the dock with which he had been accommodated and opened his defence.

He was a tall, lank man, with pale, flabby cheeks and lifeless, sunken eyes. It had come out in the evidence that he had once held holy orders, but had been dismissed, his living owing to some glaring scandal; and certainly his attitude during the wearing trial, protracted already to five whole days, afforded ample evidence of his high mental ability and undoubted education.

With him it was a matter of life or death, and, as point after point of evidence told heavily against him there was not one in the court who could not foresee the dread verdict. He had refused legal assistance, preferring to take his own case which, having regard to its utter hopelessness, made not the slightest difference in the world one way or the other. Judge, jury, prosecuting counsel, spectators, officials of the court, the row of wigs listening dispassionately to the evidence—by them all was he already condemned to a painful and ignominious death; and nothing that he could urge in his own defence could now possibly have any weight.

"My lord and gentlemen of the jury——"

The hush upon the court deepened as the first notes of his voice struck upon the listening ears of the spectators, and every eye was with one accord directed upon the pitiable figure in the dock, whose every attitude bespoke dejection and despair.

Despite the horrible nature of the crime, and the utter callousness he had exhibited throughout the long trial, a thrill of sympathy permeated the closely packed throng of human beings, and there was scarcely one who did not dread the forthcoming pronouncement of sentence by the judge.

It was now half-past four in the afternoon, and the Court had been sitting with a brief interval for luncheon, since eleven o'clock.

The prisoner alone appeared cool and collected. He had shaken off his nervousness and dejection, and, with head thrown well back and figure erect, he rolled off the most beautifully rounded periods, one after the other, in endless succession, scarcely taking time to breathe.

At first the Court listened in pitying astonishment. Here was a man of education, indeed, thrown by a life of shameless crime into the lowest vortex of humanity, and now—

It was seven o'clock, and the prisoner was going remarkably strong, without a sign of fatigue or mental exhaustion.

"No, there is no help for it, gentlemen of the jury, the prisoner has many points yet to urge in his defence and the law cannot limit his speech so long as he confines himself to relevant issues.

Adjourned until eleven o'clock on the morrow. The jury, in charge of a couple of officials, are led, gloomy and discontented, with many a baleful glance at the prisoner, to their hotel; whilst the prisoner, just the ghost of a smile upon his flabby face, walks briskly in the direction of the cells.

* * * * * *

Morning breaks dull, gloomy, overcast, and oppressive, and the court has the temperature of an oven long before the entry of the judge.

The prisoner is led in. He bows courteously to the bench and the jury-box, casts a disdainful look at the row of wigs, smiles pityingly on the breathless spectators, and takes up the thread of his over-night speech.

At half-past one there is a short adjournment for luncheon, during which he takes light refreshment below, to turn up quite brisk and smiling when the court re-opens.

The jury doll and yawn, casting many an anxious glance at the clock whilst the judge, lowering and black frowns his disapproval from the bench.

It is five o'clock, and the judge rises sternly from his seat.

"Silence!"

The prisoner ceases speaking.

"I have no desire to prejudice your case," says the judge, in solemn tones, "but the time of the Court must not be trifled with."

"My lord——"

The judge holds up a hand.

"I am only warning you," he says. "The Court will now sit until you have completed your speech, even" (he glanced up at the clock) "even if it is midnight."

An audible groan came from the jury-box, and that peculiar smile again flitted across the prisoner's face.

"As you will, my lord," he bowed.

At ten o'clock the judge again interposed, calling up a dignified remonstrance from the prisoner.

"You must remember, my lord," he pleaded, "that to me it is a matter of life or death. I am sorry for these men"—he waved his hand in the direction of the jury—"and I deeply regret any inconvenience I may cause your lordship, but I have a duty to myself, a far higher duty, the preservation of my life, and that must stand before all things. With your lordship's permission I will now continue——"

The judge rose angrily from his seat.

"Adjourn the Court until to-morrow at eleven o'clock," he roared and bounced furiously from the bench.

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With the morning of the seventh day came a petition from the jury to the judge. As men who had business to attend to and wives and children to support, they humbly prayed for some relief from the stain and worry of a needlessly protracted case.

"Hang the prisoner," was the gist of their request; and, joyfully as the judge would have acceded to it, he felt compelled to possess his soul yet longer in patience.

The prisoner, fresher and more alert than ever, stepped into the dock with an air that was almost jaunty; and a titter ran around the court as he plunged without preliminary into his defence.

"Silence!" roared the judge, and "Silence!" echoed the officials.

The spectators, with not a few of the barristers, had begun to see the humor of the situation.

Lunch was over.

"I must really ask you to curtail your remarks," the judge remonstrated on taking his seat. "You have now been speaking two whole days, and—I submit the point with the utmost regard to my position—every word you utter serves, but to render the case more damning against you."

The prisoner bowed.

"My lord," he replied, "I must beg your patient hearing. As yet I have not touched upon my defence proper, having confined myself to a few preliminary remarks. I——"

The judge fell back helplessly, in his chair.

"There may be only one reason," continued the prisoner, "why I should be hanged; but, at the same time, there are a thousand and one why I should not, and these I propose to take and deal with seratim. I must, therefore, ask your pardon for trespassing upon your valuable time and that of the gentlemen of the jury. I will now resume——"

"I cannot allow this," cried the judge, angrily. "The time of the Court must not be wasted in this frivolous manner."

"My lord!"

The voice of the prisoner assumed an injured tone, and he sat down in the dock.

"You must hang me then," he said, calmly; "but remember that I was never heard in my defence."

A deep silence fell upon the court, broken only by the rustling of books and papers as the judge and barristers consulted authorities upon the point.

At last the judge rose to his feet.

"The Court is adjourned until the morning," he thundered, and swept out in as dignified a manner as was possible under the circumstances.

There was again a groan from the languished jury, and at the sound the same inscrutable smile passed across the face of the prisoner.

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"I have consulted the Law Officers of the Crown," said the judge, as he took his seat on the eighth morning of the trial, "and have no alternative but to hear the prisoner. He must, however, as I have warned him before, keep to direct issues, and he must be more guarded and succinct in his delivery."

Thus adjured, the prisoner plunged straightway into his interrupted speech; but now he changed his tactics, and his delivery was as slow, solemn, and precise, as it had before been fiery and incisive.

He weighed every point carefully and ponderously, and frequently begged the loan of some authority, reading in an unctuous voice long passages upon criminal procedure, the laws of evidence, and the uncertainty of circumstantial testimony.

Several times he was called to order; but as this only meant in every case a prolonged argument and the consultation of more authorities, the judge soon ceased from troubling and indulged in short naps throughout the day's proceedings.

The jury, glum and sour, sat frowning aggressively at the smiling prisoner, and at last the long, monotonous drawl got upon the nerves of the spectators even, and half the court was in a condition of listless apathy.

So the day passed, until at seven o'clock came the inevitable adjournment.

* * * * * *

Another week passed, and still the prisoner spoke.

"So far, my lord," he said, in reply to a respectful interruption from the judge, "so far I have confined myself to the evidence I propose to bring concerning the knife found lying beside the body. I have yet to say a few words" (there was an audible shudder throughout the court) "upon the body itself. And then there are the broken glass, the white powder, the seventeen analysis by as many chemists, the time of the commission of the crime, the particular phase of the moon, the condition of the weather, the reliability of the police evidence, and the Home Office experts, the question of suicide, and many other matters.

"Having been at a semi-public meeting on the night of the crime, I have obtained a list of those present, and I purpose calling eight hundred and seven witnesses to prove an alibi. Each of these witnesses I shall introduce with a few preliminary remarks in my speech. And then——"

The judge held up a warning hand.

"Proceed," he cried, his face white with passion. "Proceed, for Heaven's sake!"

The prisoner proceeded, confining himself for the rest of the day to the conclusion of his few remarks upon the knife.

"Tomorrow, my lord and gentlemen of the jury," he perorated, "I will confine myself to a few words upon the position in which the body was alleged to have been found by the police. There is much——"

"Adjourn the Court," roared his lordship.

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On the first day of the ninth week after the prisoner had spent two solid hours in introducing the evidence he proposed to extract from the first of his eight hundred and seven alibi witnesses, the jury, upon a hint thrown out by the judge, asked for leave to retire.

It was, of course, immediately granted, and during their absence the judge and the counsel for the Crown held a brief consultation.

"And there is no other course, my lord?" asked the latter.

"None," sighed his lordship. "None, unless you are prepared to listen to him for ever."

The jury filed slowly in.

"Are you agreed upon your verdict, gentlemen?"

"Yes, my lord," replied the foreman, "and we find the prisoner Not guilty."

A cry of amazement ran through the crowded court.

Not guilty? Why——

"A jury of your countrymen having found you not guilty of the terrible crime with which you have been charged, John Jones, I have no alternative but to discharge you. You have shown remarkable talent" (here the judge's voice broke) "in your defence, and I would earnestly ask you to turn your undoubted abilities to a better purpose than the pursuit of crime. John Jones, you may go."

The prisoner stood for one moment, solemnly regarding the judge. Then he took a step forward.

"I should like, my lord," he said, "to make a few remarks——"

There was a general exodus, and in two minutes the prisoner was alone in the court; the inscrutable smile broadened out now into a grin of undisguised amusement.

"Thought my few remarks would knock them, he muttered, and then he passed out into the sunshine of the busy street.—London Tit-Bits.

BANK OF HAMILTON

The thirty-third annual general meeting of the Bank of Hamilton was held at noon on Monday, Jan. 16, at the head offices of the bank, in Hamilton. Hon. William Gibson, the president, was voted chairman, and the general manager, J. Turnbull, secretary.

The president, Hon. Mr. Gibson, submitted the annual statement, explaining that it was for six months only. It was as follows:

REPORT OF THE DIRECTORS.

The Directors beg to submit their annual report to the shareholders for the six months ended Nov. 30, 1904:—

The balance at credit of profit and loss account, May 31, 1904, was		$ 67,080 95
The profits for the six months ended Nov. 30, 1904, after deducting charges of management and making provision for bad and doubtful debts, are		182,824 09
Premiums received on new stock		4,505 00
		$254,410 04
From which has been declared:		
Dividend 5 per cent., payable Dec. 1, 1904	$111,733 76	
Carried to reserve fund from profits	95,495 00	
Carried to reserve fund from premium on new stock as above	4,505 00	
	100,000 00	
Allowance to ex-president authorized by shareholders (for six months)	2,500 00	
		214,233 76
Balance of profit and loss carried forward		$ 40,176 28

The Directors desire to remind the shareholders that, by resolution passed at the last annual meeting, the date of future annual general meetings was changed to the third Monday in January.

The accounts herewith submitted therefore embrace a period of six months only, being from May 31 to Nov. 30.

The Directors believe that the results will commend themselves favorably to the shareholders.

The Directors report, with sorrow, the death of their late colleague, Arthur Lee, of Toronto.

W. M. GIBSON, President.

Hamilton, Dec. 12, 1904.

LIABILITIES.

To the public—		
Notes of bank in circulation		$ 2,017,511 00
Deposits bearing interest	$15,097,401 70	
Deposits not bearing interest	3,858,239 55	
Amount reserved for interest due depositors	144,723 82	
		19,100,365 07
Balances due to other banks in Canada		37,621 61
Balances due to agents of the bank in Great Britain		845,549 85
Dividend No. 64, payable Dec. 1, 1904	111,733 76	
Former dividends unpaid	609 00	
		142,342 76
		$22,143,390 29
To the shareholders—		
Capital stock	$ 2,235,280 00	
Reserved fund	2,100,000 00	
Amount reserved for rebate of interest on current bills discounted	65,000 00	
Balance of profits carried forward	40,176 28	
		4,440,456 28
		$26,583,846 57

ASSETS.

Gold and silver coin	$ 413,660 29	
Dominion Government notes	1,880,223 00	
Deposit with the Dominion Government as security for note circulation	110,000 00	
Notes of and cheques on other banks	1,067,805 43	
Balances due from other banks in Canada	1,219,851 70	
Balances due from other banks in the United States	3,059,010 42	
Canadian and British Government, municipal, railway and other securities	1,568,142 36	
		$ 9,319,698 20
Loans at call, or short call, on negotiable securities		16,388,616 58
Notes discounted and advances current		55,299 59
Notes discounted, etc., overdue (estimated loss provided for)		677,464 46
Bank premises, office furniture, safes, etc.		46,813 16
Real estate (other than bank premises), mortgages, etc.		65,959 53
Other assets not included under foregoing heads		$26,553,846 57

Bank of Hamilton, Hamilton, Nov. 30, 1904.

TURNBULL,
General Manager.

Senator Gibson, in moving the adoption of the report, said: It is very gratifying to the Board of Directors, and I am sure it will be to the shareholders, that in six months the assets of the bank have increased nearly two million dollars, or, to be more exact, $1,840,000. It must indeed be gratifying to those gentlemen who have been connected with the institution from its inception, and who are with us today, to see that our total assets have reached over $26,500,000 by this increase of $1,840,000. As you know, this has been what is called, the lean half year, yet, notwithstanding that, we have been able to report a profit at the rate of 10 1-3 per cent. per annum on the capital stock of the bank in that time. If you look at the first page of the report you will see that we have carried to reserve over $95,000, which together with the $5,000 premium on new stock, makes a total of $100,000 added to the rest. The addition to our reserve leaves us, in round figures, only $35,000 more to carry to that account to make our reserve equal to our capital. While this bank is not much given to prophesying, I think I can safely say that by the next annual meeting we will see our reserve and our capital the same. That will indeed be a proud position to have attained. (Applause.)

It cannot be denied that in the general prosperity of the country we, as a bank, must also expand, and, while we are not rushing into every new field, the directors are carefully considering every point and selecting such as they consider will prove sound and permanent. We have had under consideration and have purchased a new site in Toronto. We have invested in good property there and I am sure that the shareholders will approve. In the progressive city of Niagara Falls, to meet the increasing demands of our business there, which realizes handsomely on the investment.

In the new districts of the Northwest we are pursuing the same conservative policy in making extensions from time to time, and our investments in bank premises there have resulted entirely satisfactory to the board.

In our last meeting, indeed, shortly after we last met here, we lost one of our directors, A. B. Lee, Toronto, and our board felt that the importance of having a representative in that important city should not be overlooked. The members of the board and the shareholders are to be congratulated upon the man whose services we were able to secure, Mr. C. C. Dalton, a gentleman who has made a success of his own business, and who, I am sure, will be approved of at this annual meeting.

I regret, also, that our friend and fellow-director, Cyrus Birge, met with a serious loss in the death of his wife, and it is due to him that the cause of his absence should be mentioned at this meeting and our sympathy extended to him.

I feel not speak of the loyalty of the staff and general manager, for the general manager is as loyal to them as they are to him, and both are as loyal to the bank. I can assure you with great satisfaction that the greatest harmony exists between the board, the general manager and the staff.

For the six months since our last meeting the bank has paid a dividend at the rate of ten per cent. per annum, and I am sure that everyone will be satisfied with the half year's results.

Mr. Gibson concluded by moving, seconded by Mr John Proctor, the adoption of the report, which was carried.

Moved by Mr Hendrie, seconded by F. W. Gates: "That the thanks of this meeting be given to the President and directors, for their services during the past half year."

Both mover and seconder spoke in congratulatory terms in presenting the resolutions, and the chairman called upon Col. J. S. Hendrie to reply on behalf of the board. As the youngest member of the board, he was much pressed to reply to the resolution, particularly as it was moved and seconded by two of the oldest gentlemen present, and two of the original stockholders. He could not add much to what had been said except a few words in regard to securities. He admitted the American securities to a very high authority, and the report which he had received upon them was most satisfactory. It was to the effect they better securities could not be held.

Mr. Adam Brown moved, seconded by Mr. John A. Bruce: "That the thanks of this meeting be given to the general manager, inspectors, agents and other officers of the bank, for the efficient performances of their respective duties."

The resolution was unanimously adopted and Mr. Turnbull replied.

On motion of Mr. Wm. Hendrie, seconded by Mr. F. W. Gates, and carried, the president was asked to cast one ballot for the Board of Directors and the following were declared elected: Messrs. Hon. Wm. Gibson, John Proctor, John S. Hendrie, M.P.P.; George Rutherford, J. Turnbull, C. A. Birge and C. C. Dalton.

At a subsequent meeting of the directors, Hon. Wm. Gibson was re-elected president and Mr. J. Turnbull vice-president.

WHY WIVES WEAR RINGS

ORIGIN OF SOME MATRIMONIAL CUSTOMS.

The "Best Man" in the Olden Days Had a Strenuous Time.

Probably few girls who marry nowadays ever dream of connecting their future title of "wife" with the word "weave." Yet the former is merely a modification of the latter, and both come from the Anglo-Saxon "wefan" (meaning to weave), by allusion to the house linen which at one period was always made by a young girl in view of her marriage. Our own word "spinster" is a relic of the same significance.

The bride cake is an institution of extreme antiquity. It is a relic of the Roman period, when the principal part of the marriage ceremony consisted in the partaking by the two contracting parties of a cake made of flour, salt, and water in the presence of the High Priest and ten witnesses.

It is known that the Jews have wedding rings long before the Christian era. The idea seems to have been that the husband gave his bride a ring, or a duplicate of it, by way of signifying that he deputed to her a share with him in his authority. It was also considered an emblem of eternal love, as, having no end. But a ring or bracelet seems to have been a universal betrothal emblem with early races besides the Jews. The Egyptians, a finger of iron assumed by the man and worn at betrothal, possibly symbolising the mutual

SACRIFICE OF LIBERTY

Gold more used to circulate in the form of rings in Egypt in very early times, and the Egyptians at marriage placed one of these rings of ring money on his wife's finger as a pledge that he would share with her his fortune.

The use of the ring at wedding is now so nearly universal that a British bride would not consider herself legally wedded without the gold circlet. It is, therefore, interesting to discover that in the country round Chez in Spain no ring is used. After the ceremony the bridegroom places the flowers in his wife's hair, one left to right, and in that part of Spain to wear those above the right ear is to proclaim yourself a virgin.

The pretty word "honeymoon" is probably seldom supposed to have actually anything to do with honey. Yet there can be no doubt that the ancient custom among the Scandinavian races to drink "metheglin" or diluted honey for thirty days after every wedding. Still more strange in the light of modern times honey is a factor in the marriage rites. After the wedding the husband dips his fingers in honey and traces a cross over the doorway of his home before the bride enters. Meantime the tormentators cry to the lady, "Taste ways; good and sweet as is the honey."

AT A WEDDING.

The woman is put to stand on the right hand of the man, in allusion to the 44th Psalm, "At thy right hand did stand the Queen in gold of Ophir." Our custom is the reverse of this, for in the Rubric the man is put to stand on the left hand, and the woman on the right. The reason is somewhat doubtful, but the usual one assigned is that it originated in the book of Genesis, in which the woman was formed out of the side of man. All the Christian Church, Roman and Greek, as well as the Jews, follow out the same idea.

The ring may have plenty of work at a wedding. Under the law it takes place on the ring finger of the left hand, for, so is a superstitious belief, a vein runs from that finger to the heart. It is a fact that the twenty-fourth canon of the Church of England, which deals with the marriage service, contains a question of our ancestors, which was his wife's name, but it was left out of the modern book, and the question was never asked. The ring has long been a symbol of eternity, and when the time of her over the head and bride and bridegroom are off in triumph.

THE BEST MAN'S TASK.

There was a time when the best man had to hold the bride's hand, perhaps the entire day, while his duty consisted in keeping a strict watch lest any of the bridesmaids should be carried off by force. The bride no doubt was well aware when the capture had been planned, and, by way of attempting to disguise herself by means of trails of long grass, bows and creepers. Even after capture she still clung to the relics of her disguise, to show her friends that she had been no willing party to the rough wooing.

Rice throwing at a wedding, so far as this country is concerned, is a comparatively modern innovation. Rice, of course, was hardly known in Britain a couple of centuries ago. But the throwing of grain of some kind is another custom of extreme antiquity, and in the days before rice became common and cheap amongst us it was customary to throw over the bride a handful of ripe ears of wheat. The idea was no doubt a wish for future plenty and prosperity.

HONOR FOR A HEN.

Gandersheim, a German village, some time since was on fete. The occasion was the honoring of a hen which had laid its thousandth egg. Many of the houses were decorated with flags, while in the evening the proprietor of the hen entertained his friends to supper, at which the principal dish was a gigantic omelet. The function was a splendid success, and the health of the hen was drunk with great enthusiasm.