The Acton Free Press.

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The Acton Free Press

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EVERY THURSDAY MORNING,

—AT THE—

Free Press Steam Printing Office,

MILL STREET, - - ACTON, ONT.

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5 inches	20.00	12.00	7.00	2.50
1 inch	6.00	3.50	2.00	1.00

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Advertisements will be changed once each month if desired. For changes oftener than once a month the composition must be paid for at regular rates.

Changes for contract advertisements must be in the office by noon on Tuesdays.

H. P. MOORE,
Editor and Proprietor.

Business Directory.

J. F. UREN, M. D. C. M.

Office and residence—Corner Mill & Frederick streets, Acton.

S. A. McKEAGUE, M. D.,

Graduate of Trinity College, Member of College of Physicians and Surgeons, Licentiate of Royal College of Physicians and Surgeons, Edinburgh.

Office and residence:—Dr. Lowry's late residence, head of Frederick street, Acton.

J. E. WILKINSON, D. D. S., L. D. S.,

SURGEON, DENTIST.

Graduate University of Toronto, Member of the Royal College of Dental Surgeons.

Office open every day except Wednesday and Saturday, and the first Thursday of each month.

Over the Drug Store, ACTON.

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GEORGETOWN, ONTARIO

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Rents and accounts collected. Agent Fire and Life Assurance. Property bought and sold. Money to loan on the most favorable terms.

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Offices:—Creelman's Block, Georgetown, and Traders' Bank Chambers, 63 Yonge st., Toronto.

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WM. HEMSTREET,

LICENSED AUCTIONEER

For the Counties of Wellington and Halton. Orders left at the FREE PRESS office, Acton, or at my residence in Acton, will be promptly attended to. Terms reasonable.

Also money to loan on the most favorable terms, and at the lowest rates of interest, in sums of $500 and upwards.

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Wyndham St., Guelph, Ontario.

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Account Books of all kinds made to order Periodicals of every description carefully bound. Ruling neatly and promptly done

THE HANLAN BARBER SHOP,

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Fire Insurance Company

ESTABLISHED 1840.

INSURANCE on Mutual plan. Any communications forwarded to my address, Box 728, or telephone 66, will be promptly attended to.

JOHN TAYLOR, Agent,
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$20 WILL buy the ODELL TYPE-WRITER with 56 characters, warranted to do better work than any machine made.

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CAPITAL - $12,000,000
REST - - 6,000,000

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Interest Allowed at Current Rates.

JAS. H. FINLAY,
Manager GUELPH BRANCH.

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FARMERS look out and get the right seed this year. I imported my Rape Seed in the winter and had it tested by Prof. Shaw, at the Ontario Agricultural College in beer greenhouse. You can therefore rely on getting the genuine true Dwarf Essex Rape Seed from me. Price

10c. per lb. or 11 lbs. for $1.00.
MANGLES, 20c lb.
CARROTS, 40 & 50c. lb.
SWEDE TURNIPS, 15c. lb.
SEED CORN, Yellow Horse Tooth 70c
" " Mam. Southern White 75c. per bushel.
RED COB, COMPTONS EARLY THOROBRED, FLINT LEAMING, etc.
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CEO. J. THORP,
Direct Seed Importer.
Masonic Block, GUELPH.

A Business Education

Is a Source of Wealth.

Every young person will find a thorough business training the greatest aid in getting a good start in business life. This age calls for active, intelligent, well-trained help in all departments of trade. Those who make their services valuable have no difficulty in securing desirable positions, where advancement is assured. The demand for capable, reliable assistants is constantly increasing. A practical business education not only fits one for a successful start, but with energy, perseverance and hard work leads to prosperity and wealth. This is within the reach of every ambitious person who attends the

Guelph Business College,

Located at Nos. 101 and 103 Wyndham street, Guelph, Ont. Call or write for particulars.

M. MacCORMICK, Principal.

W. BARBER & BROS.

PAPER MAKERS,

GEORGETOWN, ONT.

MAKE A SPECIALTY OF

Machine Finished Book Papers

—AND—

HIGH GRADE WEEKLY NEWS.

The paper used in this journal is from the above mills.

WM. BARBER & BROS.

- - SEASON---1893 - -

WHILE returning thanks to our many patrons for their liberal support in the past we wish to inform you that we have entered into an arrangement with R. Stewart, Guelph, to keep constantly on hand a full stock of the ordinary sizes of

Sash, Doors, Etc.

and will also supply any special sizes on short notice at Guelph prices.

Frames of All Kinds

made to order. We also keep in stock a line of Base, Window and Door Casing, Corner Blocks, &c.

Your Lumber Dressed While You Wait.

Price—$1 50 per M.

PUMPS

Being better able than heretofore we will supply either wood or iron pumps promptly. All work guaranteed satisfactory.

Please call and inspect before purchasing elsewhere.

THOS. EBBAGE, Manager
Acton

—ACTON—

LIVERY

—AND—

BUS LINE.

The undersigned respectfully solicits the patronage of the public, and informs them that

Well Equipped and Stylish Rigs can always be Secured

At his stables. A comfortable bus meet all trains between 9 a. m. and 6:30 p. m. Careful attention given to every order The wants of Commercial Travellers fully met.

JOHN WILLIAMS.

STEEL ENGRAVINGS,

Proof Etchings, Colored Pictures, Room and Picture Mouldings,

IVORY OAK **FRAMES** SILVER GILT

ARTISTS' MATERIALS.

A full stock of Winsor & Newton's Flake White.

Double Tubes, Rowney's, 10c.

8 x 10 Deep Photo Frames, complete 30c.

5 Feet Cornice Pole, Brass Fittings, 25c.

Our Wall papers

Are said to be the best selected in the city

WATERS BROS.,

ESTABLISHED 1877.

ST. GEORGE'S SQUARE, - GUELPH

The Traders' Bank

OF CANADA.

Statement taken from Government Return, November 30th, 1892.

ASSETS.

Gold	$ 79,875
Dominion Notes	417,613
Deposited with Government to Secure Circulation	87,505
Notes and Cheques of other Banks	189,159
Call Loans on Stocks and Bonds	795,903
Balances Due from other Banks	106,783
Government Debentures	302,560
ASSETS IMMEDIATELY AVAILABLE	$1,659,498
Bills Discounted	3,012,383
Bills Discounted Overdue	8,767
Bank Premises	14,648
Mortgages and other Assets	19,903
Total Assets	4,715,089

LIABILITIES.

Paid up Capital	677,400
Surplus	55,000
Notes in Circulation	599,967
Deposits from Public	3,190,547
Deposits from other Banks	224,941

Binder Twine

"Red Cap,"
"Blue Ribbon,"
"Silver Composite,"

At Prices Lower Than Ever.

Can quote now.

BOND & CO

Hardware, GUELPH

SHOES

Ladies' Fine American Shoes, Flexible and Dainty, Hand Turned, Cork Soles.

Every Lady Enjoys Stylish, Durable and Perfect Fitting Shoes

This you can have by letting us fit you with a pair of our Shoes which are made in all the different widths.

Oxfords for Ladies' Gents' and Children's wear. We carry the Largest Stock in the city, and of the very best quality. Our Specialties are:—Hand Sewed, Hand Welts, Goodyear Welts and McKay Sewed Flexible.

If you are looking for stylish footwear of the best quality at low prices try W. McLaren & Co.

The answers to our climax puzzles have been examined. Miss Tena G. Head, Guelph, is the successful competitor for the second prize, $7.50 and any pair of Shoes in our store valued at $2.50. As the WHOLE SOLUTION was not CORRECTLY GIVEN by ANY ONE the first prize was not awarded. We wish to comment on the neatness of the answers throughout, but more especially on those received from John Kome, Morriston, Lottie E. Webb, Springe, M. St. Stewart, Clyde, Lizzie D. Snow, Erin, and And. McAllister, Hespler.

Guelph's Leading Shoe Store.

WM. McLAREN & CO.

IT . . .
WAS . .
EVER . .
THUS . .

That Sprague in Guelph sells better Furniture cheaper than anyone else, he has the largest and most select stock west of Toronto and will pay freight on all purchases. In bicycles he handles the

Humber, Whitworth, Belsize, Fleet, Spartan, Remington, Comet, New Rapid, Premier, Reglan and Excelsior.

Business is good because we sell cheap.

P. SPRAGGE,

Guelph.

KELLY'S

Music Store

Removed to 95 Upper Wyndham St.

Where I will be pleased to meet all my old customers and as many new ones as will favor me with a call.

Having disposed of nearly all my stock during the Clearing Sale, I have purchased a very large stock of

Pianos, Organs and all kinds of Musical Instruments Sheet Music and Music Books.

Call and examine my stock. No trouble to show goods.

C. W. Kelly's

MUSIC STORE,

95 Upper Wyndham stree Guelph. Next to G. B. Ryan & Co.

Fashionable West End

99 UPPER WYNDHAM STREET

Spring SUITINGS, OVERCOATING and PANTINGS

Beautiful designs.

New Spring Hats.
New Gents' Furnishings.
New and Leading Styles

Try our Unlaundried Shirt, at 50c.

My Speciality—Perfect fitting Pants to order $4.00

R. E. NELSON,

Merchant Tailor and Gents' Furnisher,

99 Upper Wyndham St., Guelph

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INCLUDING Books, Pamphlets, Posters, Bill Heads, Circulars, &c., &c., executed in the best style of the art, at moderate prices and on short notice. Apply or address

H. P. MOORE,
FREE PRESS Office, Acton

Poetry.

"SHE NODDIT TO ME."

The following poem, which recently appeared in the Box Account, a weekly comic journal published in Aberdeen, attracted the notice of the Queen, and Her Majesty wrote expressing a desire to be furnished with the name of the author:—

I'm but an auld body
Livin' up in Deeside,
In a two-roomed bit hoosie
Wi' a toofa' beside,
Wi' my coo and my grumphy
I'm as happy as hoe,
But I'm far prooder noo
Since she noddit to me!

I'm nae sae far past wi't—
I'm gle trig and hail,
Can plant twa-three tawties,
An' look after my kail;
And when our Queen passes
I'm oot to see,
Gin my luck she micht notice
And nod oot to me!

But I've aye been unlucky,
And the blinds were aye doon,
Till last week's the time
O' her veesit cam' roon'.
I waved my bit apron
As brisk's I could dae.
An' the Queen lauched fu' kindly
An' noddit to me!

My son sleeps in Egypt—
It's nae use to fret—
An' yet when I think o't
I'm sair like to greet,
She may feel for my sorrow—
She's a mither, ye see—
An' maybe she kent o't
When she noddit to me!

Select Family Reading.

The Ermine's Service.

BY CHARLES BRICKETT.

A cozy room, with two occupants reading by the lamplight—an old, grey-haired man with a face beaming with gentleness and goodness, and a fair, thoughtful-browed girl. Suddenly the old gentleman bethinks himself of something he has forgotten, and drawing a letter from his pocket he lays it in Beth's hand.

"It is from your aunt Marcia," he says "She wants me to spare you to her for a couple of months. Should you like to go?"

As she reads, Beth's face brightens, and then clouds.

"But, papa, you would be so lonely."

Rev. Dr. Grace smiles benignantly as he draws his daughter's slight figure to his side.

"Yes, I shall miss one lamb, most certainly; but, nevertheless, I wrote this morning to my sister-in-law, accepting her invitation. It will do you no harm to see a little of the world. I have no fear but that my Beth will return to me the same pure hearted, unselfish girl."

And so a week later sees the girl in the midst of sights and sounds whose very strangeness more startle than please her, until she has grown accustomed to them. Her aunt is a gentle, motherly woman, all kindness of heart, while her brilliant cousin Florence spares no effort to make her guest feel at home.

A couple of weeks fly by, and the evening comes when Beth is to attend her first party.

Among all the radiant throng that evening not a few admire the young stranger; and one gentleman in particular to whom she is introduced seems drawn irresistably to her side.

Beth is not aware, as she quietly accepts his invitation to promenade, that the tall, elegant-looking man upon whose coat-sleeve her gloved hand rests, is considered, in society parlance, 'the match of the season', though, did she know it, it would make little difference with her, for she has instinctively responded at once to the friendly liking she can read in the dark eyes which meet her own from time to time. Until now Beth's cousin Florence has looked upon her visitor with kindly eyes; but now, as she sees the companion, a frown draws together her arched eyebrows. But only for an instant; with an effort, she conceals her chagrin as best she can.

As time goes on Philip St. Clair acknowledges to himself that his heart is no longer at his own disposal, but bound captive at a young girl's feet.

In the six short weeks in which he has known sweet Beth he had found in her character every attribute which goes to make a "perfect woman, nobly planned:" and though no words have been spoken, deep in Beth's mind nestles the conviction that she is loved and that she loves. It is only a short time before her expected departure for home, when, one evening, Mr. St. Clair tells them that in a few days he is to cross the ocean.

"My agent writes me that my immediate presence is absolutely necessary," he says. "It is very unexpected, but of course I shall go. However, I will not say 'good-bye,' now, as I shall give myself the pleasure of calling again."

The next morning, at her aunt's request Beth dons her hat and cloak to attend to an errand for her, Florence having a headache and preferring to remain at home. But her headache does not prevent her from making her appearance when, a half-hour later, Mr. St. Clair stops his team of spirited bays at their door.

"I came to see if your cousin would like a drive this bright morning," he says, as Florence enters the drawing-room.

"How unfortunate! Beth is out, and we hardly expect her back until lunch time. It is too bad, for, as you say, the morning is lovely, and any one could not help but enjoy a drive."

So broad a hint can hardly be misunderstood, and a few moments later Florence is seated beside Mr. St. Clair in his luxurious equipage.

"Oh, Beth, you cannot imagine how lovely it was," Florence says, enthusiastically to her quietly listening cousin as she describes her drive. "Mr. St. Clair is always entertaining, but he was more so than ever."

Beth tries hard to hide the painful surprise she cannot help but feel.

The next evening brings with it Mr. St. Clair. His eyes rest earnestly upon Beth as she enters the room and calmly gives him her hand. Her girlish figure is robed in some clinging neutral-tinted material, and fastening the lace at her round throat is a crimson rose.

The eagerness in his gaze changes suddenly to disappointment as he turns away to converse with the other ladies. The hours fly by, and at length he rises to go. All is soon over—a clasp of the hand, a strange searching (to Beth incomprehensible) glance into her face, and the man to whom, unasked and undesired, she has given her whole, maidenly heart passes out of her sight.

Five years have glided away since that time, bringing great changes into Beth's life.

The parsonage echoes no longer Dr. Grace's genial voice nor Beth's light active footfall. A year ago saw the good old man carried to his well-earned rest. Thus suddenly the daughter, upon whom the winds have not been allowed to blow too roughly, is brought face to face with the stern realities of life.

Left alone, with but slender means, she is only too thankful to fly, like a tender dove in a storm, into the first shelter; and when in a kind, sympathetic letter, her aunt invites her to make her home with her, she gratefully consents. There if is we find her, still the same beautiful-faced girl, but with a change. There is a sadness in her eyes which was foreign to them.

She had been in her aunt's home a year—ever since her father's death—flitting into the small household as only an amiable girl can. Florence still reigns a belle in society, and in parties and balls finds a never failing pleasure, although it is a secret mortification to her that as yet no bethrothal ring encircles her slender finger.

We will look in at the ladies as they sit together in the morning-room. Mrs. Grace is reading, while over Florence's lap hang the broadths of a heavy satin robe, upon whose creamy surface she is busily engaged fastening myriads of tiny, glistening crystals. There is to be a fancy dress ball to-night, and Florence is to go arrayed as a snow queen.

"I do with I had some ermine to edge the train and border the sleeves. Wouldn't it be pretty? By the by, up in the lumber room, in an old chest, there is just what I want. Why didn't I think of it before? Beth, you are not busy. Would you mind doing me a favor?". Then, as Beth rises with alacrity: "Up in the attic, in the farthest corner, in a cedar chest, you will find a long silk mantle. I haven't worn it for five years. After the silk grew rusty I put it away, thinking the fur might come in for something. It will be just the thing."

Beth does as requested, and finds the desired garment, and throwing it carelessly over her arm, descends the stairs. As she walks something falls from out its folds. Stooping to pick it up, she finds it is a letter. As it lies the address is uppermost.

—"MISS ELIZABETH GRACE."

"Why, it must be for me. How strange!"

Opening it, she reads the following, penned in a bold, manly hand:

"MY DEAR MISS GRACE: On calling this morning to invite you to a drive I was infinitely disappointed to find you were not at home. My regret was the greater, because I had something which I then meant to tell you. As you know the steamer upon which I have taken passage sails to-morrow. It is that which leads me to intrust to paper what I had hoped to breathe into your ear alone. Beth,—pardon me—it was my mother's name, and now it is doubly dear—does no intution tell you what it is I am about to say? That I love you dearly that I long to call you 'my wife,'—to unfold you in my heart of hearts; to guard your future life with the shield of my great love? Now, do you understand me, my darling? I have dared to hope that I am not indifferent to you, Beth; if that is so, when I come this evening to bid you farewell for a few short weeks I shall be obliged to tear myself from your sweet presence, will you wear a knot of violets at your throat? Waiting and hoping, I am your friend,

PHILIP ST. CLAIR.

Like one in a dream Beth enters the room where her cousin is, and going to her side, lays the letter in her lap. Florence looks with amazement into Beth's perturbed face, and starts to speak, then, as her eyes glance downward, the words freeze on her lips.

"It is my letter; it fell out from the pocket of this cloak. Florence what does it mean?"

Coming to her daughter, Mrs. Grace takes the letter from her. One glance suffices to enlighten her as to the meaning of what is passing.

"How did you come by it, Florence?" she asked, sternly; and compelled to speak truly, Florence answered:

"I was going for a walk, and as I opened the door the boy was there and I took it from him."

Mrs. Grace turned to Beth.

"My child, pardon me for asking, but would your answer have been favorable?"

The tide of crimson which rises over the sweet face before her fully answers her question.

"Oh, mamma, do not look at me so!" cries Florence, hiding her guilty face with her hands. "I didn't think it would do much harm!

"Much harm! I am grieved to the heart that one of my flesh and blood could stoop to such a disgraceful action. But this matter shall be seen to. Yes," as her daughter starts, "in the morning I shall write to Mr. St. Clair, informing him of this discovery. The cause of his long-continued absence from home can be easily surmised now. No remonstrances, Beth; wrong must be righted. But, Florence, though you do not deserve it, I will not implicate you; I will merely state that the letter was mislaid and is now found."

Florence is of too shallow a nature to retain disagreeable impressions long; and as she enters the ball room with her mother no one would imagine her placidity had ever been disturbed.

Beth, alone at home, sits before the grate fire, which casts its flittering lights tenderly over her bowed head and slender, black robed form. Just five years ago that very night she bade Philip St. Clair farewell.

Only too well she remembers and understands now that long, grieved, earnest look which ever since has haunted her.

"Beth!"

With a start she looks up. There, from the open doorway, a dark, handsome face, with eyes full of love and longing, gazes at her.

Trembling, and rendered powerless to move by the magnetism of that look, she sits still, until strong arms raise her into a warm embrace. Then Beth realized at last that it is not all a dream—that her happiness has come to her.

Mrs. Grace did not have to wait for the morning mail to undo the fruits of her daughter's duplicity; for much to her surprise, early in the evening, in one of the arrivals at the ball she recognized Mr. St. Clair.

She lost no time in communicating to him the fact of mislaying of his letter, and of its recent discovery.

As may be surmised, the ball, had little facination for Philip now, and he sought Beth at once, as we have seen.

Do you read the testimonials published in behalf of Hood's Sarsaparilla? They are thoroughly reliable and worthy your confidence.

PRACTICAL JOKES OF TWO KINDS.

The meanest man in all the world lived some years ago at a small town near Zurich, in Switzerland, if the story that is told of him be true. One dark and foggy night, so the chronicler asserts, he knocked upon the door of a physician of Zurich, and when the medicine-man appeared in response to his summons, he cried out, "Oh, Doctor, make haste, my wife is dangerously ill!"

The doctor, noting the unpleasant quality of the night, uttered a suppressed growl of impatience, for the village to which he was summoned was about eight miles out of town. However he decided that there was nothing for him to do but go, and so ordered out his carriage, and the two drove on through the damp cold night. Just before they reached F——, the husband of the sick woman alighted on some pretext or other, but did not return, and after driving into the village the physician found nobody who needed his assistance. A week later he received a note, without signature, explaining the mystery:

DEAR DOCTOR,—I am exceedingly obliged to you for giving me a lift in your carriage, for I found it impossible to procure another conveyance, and it was a dreadful night. I hope you will forgive me this once!

It is to be hoped that the doctor took the trouble to run this miscreant to earth, and having found him, to send a bill for services that would effectually cure him of all future desire to play practical jokes of so inexcusable a sort.

Another attempt at a practical joke, which had some real humor in it, and which resulted in a laugh for all hands was that which, according to an English newspaper, a certain Mr. Krewskin endeavored to play upon his wife. This story is to the effect that as Mr. Krewskin was going home one day at noon, he saw the wagon of a travelling photographer standing by the road-side.

"I will stop and have a few pictures taken just for fun," he mentally remarked, entering the establishment. He was as good as his word. He sat for pictures—tintypes, doubtless—and flattered himself that he looked his best. When the sittings were over the operator showed him a proof.

"There," said he, "I think it is a pretty good likeness."

Krewskin looked at it, and finally said, "I'll do." When he got home he showed it to his wife, and told her it was the picture of the "Wild man of Borneo," that was on exhibition at the Town-hall.

"You can't fool me," said his wife, examining the picture critically. "I've seen the Wild Man of Borneo, and he's not half ugly and frightful looking as this."

Jokes of this sort are harmless enough, and leave no sting, but the wise youth will abandon those of that other sort represented by the story of the Zurich doctor and the excessively mean midnight visitor.—*Harper's Young People.*

BRIEF CHRONICLES.

Every time a man gets abused by other men it strengthens his memory for names and faces.

The home where each member has learned to rule his or her own spirit is an ideal home.

The vanity of human life is like a river constantly passing away, yet constantly coming on.

Most of our misfortunes are more supportable than the comments of our friends upon them.

The world is full of lion fighters, but it is hard to find people who won't run from a hornet.

Ideals which only float in the mind and are not realized in the life will evaporate and disappear.

A great deal of steel is wasted on lodge swords which would have been useful in picks and shovels.

A curse is like a stone flung up to the heavens, most likely to return on the head of him who sent it.

The recording angel never strikes a balance on his books by what is said of a man on his gravestone.

While seeking after perpetual motion Richard Arkwright revolutionized the cotton spinning industry.

When people become thoroughly civilized they will have no bones to conceal from their hungry neighbors.

To repeat without mending one's ways is to pump out the ship without stopping the leak.

Hesitation and vacillation are two qualities which count for a good deal in the history of disappointment.

Since you can't guard your neighbor's tongue put a check on it by guarding what you pour into his ears.

MAKING A RAISE.

There's a certain business man in Chicago who is as cranky as he can well be, acting at the same time very careless in his business affairs. But he is very rich, and has a big establishment, and not an employee likes him. About a year ago one of the clerks, getting $1,000 a year, approached him on the subject of an increase of salary. The old man got hot in a minute.

"How much are you getting now?" he asked.

The clerk was about to tell when a happy thought struck him.

"Two thousand a year," he replied firmly.

"Um, um," he said, "you are a good clerk and I'll see what can be done for you."

Then he dismissed the clerk and called in the manager.

"Make Jones' salary $1,800 a year," he said.

The manager was about to offer an explanation.

"Do as I tell you," said the old man. "I'll teach the young upstart to come in here dictating to me how much money to pay my people."

By this time the manager had comprehended the situation, and he forthwith put Jones on the $1,800 list, and six months later, when the man found how he had been worked, he called Jones in, and told him he would restore him to the $2,000 list, and Jones was shrewd enough to take the twinkle in the old man's eye in good faith and say nothing.

My Friend.

He he, who loved to all the world
His faults doth tell,
A true friend is;
For he, who silent sits,
When failings many are and great;
But he, who kindly to my ear doth say,
And mine alone,
"Thou doest wrong."

THE TRADERS' BANK

OF CANADA.

EIGHTH ANNUAL MEETING OF THE INSTITUTION.

The Directors' Report and Financial Statement—Steady Progressive Increase in Business—The Old Board Re-elected.

Proceedings of the eighth annual general meeting of shareholders, held at its banking house in Toronto on Tuesday, the 20th of June, 1893.

The President having taken the chair, Messrs. W. J. Thomas and John F. Ellis were appointed scrutineers and Mr. Strathy secretary.

EIGHTH ANNUAL REPORT.

Your Directors have pleasure in submitting to the shareholders the eighth annual report of the Bank, together with statement showing the result of business for the year ending 31st May, 1893.

The net profits, after making full provision for all bad and doubtful debts crediting interest to date on all interest-bearing accounts, reserving accrued interest on outstanding deposit receipts, exchange, etc., amounted to		$56,309 02
To which has to be added balance of profits carried forward from last year	4,885 91	
Making in all		$61,194 83
Which has been applied as follows, viz.: Dividend No. 14, payable 1st December, 1892, 5 per cent.	$18,222 00	
Dividend No. 15, payable 1st June, 1893, 5 per cent.	18,222 00	
Added to rest of account	20,000 00	
Profit and loss carried forward	4,750 83	
		$61,194 83

The business of the Bank shows a steady progressive increase in every department. The increase in deposits, amounting to $656,610.42, exceeds that of any previous year although the rates of interest paid have been lower than formerly.

The net profits were 9.27 on paid-up capital, or on Capital and rest combined over 6½ per cent., a result comparing not unfavourably with that of like institutions.

Your Directors have given close personal attention to all lines of credit, keeping them within the limits proportioned to the Bank's capital.

Desirable premises, fully equipped with every convenience and protection, have been purchased in Hamilton at a cost equivalent to a nominal rental, and recently a branch office was opened in Windsor, Ont., under the management of Mr. George Meir, a Banker of proved experience.

The Head Office and different branches of the Bank have all been carefully inspected once or oftener during the year.

The different officers of the Bank have discharged their respective duties to the satisfaction of the Board.

All which is respectively submitted.

GENERAL STATEMENT.

31st May, 1893.

LIABILITIES.

Capital Stock paid up		$ 607,400 00
Rest Account		75,000 00
Dividend No. 15, payable 1st June		18,222 00
Former Dividends unpaid		140 16
Interest accrued on Deposit Receipts		3,593 36
Balance of Profit carried forward		4,750 83
		$709,106 35
Notes of the Bank in circulation		$ 599,963 00
Deposits bearing interest	$3,735,115 35	
Deposits not bearing interest	488,900 07	
		4,224,015 42
Balance due London Agents		238,510 43
Balance due to other Banks in Canada		3,106 63
		4,055,597 07
		$4,764,706 02

ASSETS.

Gold and Silver Coin current		$ 87,743 05
Dominion Government Demand Notes		334,383 03
Notes and Cheques of other Banks		102,873 12
Balances due from other Banks		19,216 81
Balance due from New York Agents		10,467 65
Dominion Government Debentures		302,560 00
Deposit with Dominion Government for security of note circulation		87,505 00
Call and Short Loans on Stocks and Bonds		854,834 29
		1,797,573 23
Bills discounted current	$2,999,055 11	
Notes discounted overdue (estimated loss provided for)	9,116 96	
Mortgages on real estate sold by the Bank	953 31	
Bank Premises (including safes office furniture, etc.	54,776 65	
		3,056,332 09
		$4,764,705 02

H. S. STRATHY,
Toronto, May 31, 1893. General Manager.

The usual resolutions were adopted, and the following gentlemen were unanimously re-elected to act as Directors for the ensuing year, viz.:—Mr. William Bell (Guelph), Mr. William McKenzie, Mr. C. D. Warren, Mr. W. J. Gage, Mr. John Drynan, Mr. J. W. Dowd, and Mr. Robert Thomson (Hamilton).

At a subsequent meeting of the Directors Mr. William Bell was re-elected President and Mr. William McKenzie, Vice-President, by a unanimous vote.

Questions About Saloons.

Did you ever hear of any movement having for its object the advancement of any public interest which originated in a saloon or among saloon keepers?

Did you ever hear of a town which published abroad, as an inducement to prospective settlers, the number of saloons it had within its limits?

Did you ever hear of a community which enrolled, among its substantial and public spirited citizens, the names of its saloon keepers, with their business occupations affixed?

Did you ever hear of a saloon keeper starting or heading a subscription list for a fund to establish an orphanage or a hospital, a public library, a public park, an institution of learning, a church, or a mission chapel?

Did you ever hear a saloon keeper saying to a would-be customer, in the shape of a poor, wretched sot, "No, I cannot take your money. You have too much liquor now. Take your money and go buy some bread with it for your starving wife and children?"

A New Remedy for Sea-Sickness.

Anyone who has suffered from a severe attack of sea-sickness, will be grateful for any means which offers relief. The following remedy, suggested by a Russian Physician is guaranteed to be an effective means of curing the worst cases of sea-sickness, and avoiding it when the symptoms first begin to make their appearance. The remedy consists of making long deep inspirations. About twenty breaths should be taken each minute, and as deep as possible. After thirty or forty inspirations have been taken the symptoms will be found to abate, and in a few minutes will disappear altogether. If the symptoms reappear the deep breathing should be resorted to. If the testimony of the dozen or more persons who have tried the remedy can be believed, speedy relief can be obtained.

THE OLD FRIENDS.

The old friends, the old friends,
We loved when we were young,
With sunshine on their faces,
And music on their tongue!
The bees are in the almond flower,
The birds renew their strain:
But the old friends once lost to us,
Can never come again.

The old friends, the old friends!
Their brow is lined with care;
They're furrows in the faded cheek,
And silver in the hair;
But to me they are the old friends still,
In youth and bloom the same,
As when we drove the flying ball,
Or shouted in the game.

The old men, the old men,
How slow they creep along?
How naughtily we scoffed at them
In days when we were young!
Their prosing and their dosing,
Their prate of times gone by,
Their shiver like and aspen leaf
If but a breeze went by.

But we, we are the old men now,
Our blood is faint and chill;
We cannot leap the mighty brook,
Or climb the breakneck hill,
We meander down the shortest cuts,
We rest on stick or stile,
And the young men half-ashamed to laugh,
Yet pass us with a smile.

But the young men, the young men,
Their strength is fair to see:
The straight back, and the springy stride,
The eye as falcon free;
The shout above the frolic wind,
As up the hill they go:
But, though so high above us now,
They soon shall lie as low.

O weary, weary drag the years
As life draws near the end:
And sadly, sadly falls the tears
For loss of love or friend,
But we'll not doubt there's good about
In all of humankind;
So here's good health before we go,
To those we leave behind.

—*A. G. B. in the Spectator.*

GEMS OF THOUGHT.

Grand temples are built of small stones and great lives are made up of trifling events.

Tears are often to be found where there is little sorrow, and the deepest sorrow without any tears.

If you wish for that which belongs to another, you lose the enjoyment of that which you already possess.

Though the body may shirk labor, the brain is not idle. If it does not grow corn it will grow thistles.

The soul is a soil which requires to be dug and stirred deeply, otherwise nothing will grow in it but weeds.

The discovery of what is true, and the practice of what is good, are the two most important objects of life.

Degeneration begins when the point is reached where one is thoroughly satisfied with himself or his attainments.

Strength must be found in thought, or it will never be found in words. High-sounding words without thoughts corresponding are efforts without effect.

Remember this, that though we pass away, and the leaders of a cause fall one by one, principles never die, they are eternal, world wide, and unchangeable.

If you wish success in life make Perseverance your bosom friend. Experience your wise counseller, Caution your elder brother, and hope your guardian genius.

True wealth consists in health, vigour, and courage, domestic quiet, concord, public liberty, plenty of all that is necessary, and contempt for all that is superfluous.

There is no royal road to anything. One thing at a time, all things in succession. That which grows fast withers as rapidly; that which grows slowly, slowly endures.

Learning undeviating steadiness of purpose and endurance of misfortune; tolerate the ignorant; benevolent of heart, and learn to receive favors without, being humbled by them.

To think we are able is almost to be so: to determine upon attainment is frequently attainment itself. Thus earnest resolution has often seemed to have about it almost a savor of omnipoteuce.

All honest men are working for the good of their fellow; all love of industry, all love of integrity, all love of kindred, all love of neighbor, all love of country, and all love of humanity are expressed in labor for others.

WHAT IS PLUCK?

A Batch of Definitions sent to a British Paper.

This is the one that won:

"Fighting with the scabbard when the sword is broke."

The following are some of the best definitions sent in:

Moral backbone.

The power a man has to say "no" when he knows his wife wants him to say "yes."

Fearlessness free from foolhardiness.

The chivalry of nature's knighthood.

That which enables one, when fighting against adverse circumstance and knocked down, to rise and try another round.

The heart of a lion in the body of a man.

The best remedy for despair.

The force which conver