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The Working Man's Friend.

ARNOLD STREET

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SKATING THORNHILL RINK

The Thornhill Rink will be open for Skating every

Monday Afternoon

From 2 to 4.30 o'clock.
Admission - 10 cents.

Saturday Evening

From 7.30 to 10 p. m.

Admission - 25 cents.
Children, under 14, 15 cents.

Band on Saturday Evenings.

Come and enjoy this healthful exercise.

J. E. TEESON, Caretaker.

Notice To Creditors

IN THE MATTER OF the Estate of Edward Dixon, late of the Village of Richmond Hill, in the County of York, Gentleman, Deceased.

PURSUANT to the Statutes in that behalf, notice is hereby given that all parties having claims against the Estate of Edward Dixon, late of the Village of Richmond Hill, who died on the 9th day of January, 1921, are required to send to the undersigned, Executors of the said Estate, on or before the 21st day of March next, a statement of their claims, under affidavit with their names and addresses.

AND TAKE FURTHER NOTICE that the Executors after the last mentioned date will proceed to distribute the assets among the parties entitled thereto, having regard only to such claims as they shall then have received notice.

Dated this 17th day of February, 1921.
James Dixon, R. R. Gormley,
or Alfred E. Mason
54 Davisville, Ave.
Toronto.

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Notice of Application for Divorce

NOTICE is hereby given that ALFRED ERNEST MUGRIDGE, of the City of Toronto, in the County of York, Automobile Mechanic, will apply to the Parliament of Canada at the next Session thereof for a Bill of Divorce from his wife, STELLA MUGRIDGE, of Deadie, Saskatchewan, Married Woman, on the grounds of adultery and desertion.

Dated at Toronto, Province of Ontario, this 3rd day of February, A. D. 1921.

HUGHES & AGAR
72 Queen Street, West,
Toronto, Ont.

Solicitors for the Applicant,
3331 ALFRED ERNEST MUGRIDGE.

RICHMOND
HILL
SKATING
RINK
OPEN
WEDNESDAY
AND
SATURDAY
EVENINGS.

EASTER TERM OPENS MAR. 29th

Build for success by attending

ELLIOTT
Business College

Yonge and Charles Sts., Toronto. This School enjoys a great reputation for superior work and for placing the graduates quickly in good positions. There are thousands of openings in Toronto each year and we are called upon to fill more than we can. Open all year. Enter at any time. Circulats free.

W. J. ELLIOTT, Principal.

Strong Position of Standard Bank

During the period of industrial readjustment such as Canada, in common with the other countries of the world, is now passing through, the statements of the leading banks of the country have a special significance.

The Standard Bank of Canada is now forwarding its annual report to shareholders and it discloses a position that will be found particularly reassuring. The strength of the Canadian banking system was never more clearly proved than during the war period. At the present time the advantages of the system are also being reflected by the manner in which the banks are getting back into the ordinary lines of business and lending constructive assistance to the trade and commerce of the country.

The business of every section of the Dominion is growing and the Standard Bank is making provision to handle a still larger amount of the business in its territory by increasing both its Capital and Reserves. During the war period various thrift campaigns were carried out. It is evident that they have had a good effect on the Canadian people. Even during the past year the Standard Bank is able to report a substantial gain in savings deposits, notwithstanding the fact that in the earlier part of the year large withdrawals were undoubtedly made by people who had made purchases in connection with the last Victory Loan campaign.

Careful and conservative management has always been the policy of the Standard Bank and in view of this policy it must be particularly satisfactory to shareholders to know that the management have found it possible to recommend to the Board of Directors an increase in the dividend distribution from 13 to 14 per cent.

With the larger resources at its disposal, the Standard Bank should be able to play a still more important part in the development of the district which it serves and at the same time pay a good return on capital to its many Canadian shareholders.

Strong Position Maintained By Standard Bank of Canada

Substantial Increase in Savings Deposits Indicates Thrifty Habits of Canadian People—Arrangements to Increase Capital and Reserve to Handle Growing Requirements of Customers.

The strong position of The Standard Bank of Canada is strikingly reflected by the annual report for the fiscal year to January 31st, now going forward to shareholders.

During the past year there has been a gradual swing back on the part of Canadian banks from the special undertakings assumed during the war for the Dominion Government municipalities. At the same time there has been an active demand for accommodation from the manufacturers and business organizations of the country.

This situation has been met without impairing the usual strong position of the Bank and liquid assets are equal to 50% of liabilities to public, while actual cash on hand is equal to over 20% of public liabilities.

A development which indicates that the various thrift campaigns have had a salutary effect on the Canadian people is shown by the substantial gain of as much as 14% in savings deposits, these now standing at \$3,011,997, up from \$4,910,378 at the end of the previous year.

Increase in Capital.

As a result of the steadily expanding business of the Bank, arrangements have been made for larger Capital and Reserve. With the payments already made, the Capital now stands at \$3,802,001, compared with \$3,500,000 and the Reserve Fund at \$4,800,000, as compared with \$4,500,000.

With the adjustment of the special business of the war period, there has been a reduction in the deposits in Central Gold Reserves to \$2,400,000, down from \$3,500,000, while holdings of Canadian Municipal Securities and British Foreign and Colonial Public Securities have been reduced from \$8,262,809 to \$6,816,973.

The withdrawal of special Government funds would also seem to account for the change in deposits not bearing interest, which now stand at \$14,377,712, down from \$24,078,642. At the same time balances due by other banks have increased to \$1,980,053, up from \$826,224, while cheques on other banks have gained to \$4,230,348, as against \$3,633,129. In line with the deflation in business that is occurring throughout the country, a reduction occurs in the notes of the Bank in circulation and these now amount to \$6,134,000, as compared with \$6,766,218 at the end

of the previous year. Total assets amount to \$90,183,979.

Increase in Profits.

Of special interest to shareholders will be the satisfactory character of the Profit and Loss statement. As a result of the regular dividend of the Bank has been increased from 13 to 14 per cent. With the larger Capital and Reserve at its disposal, there is a substantial gain in net profits, and for the year these amounted to \$784,369, up from \$776,310 in the previous year. Added to the profits for the year was a balance carried forward of \$360,537, while there was received from premium on new stock \$226,500. These amounts made the total amount available for distribution \$1,371,407. This amount was distributed as follows:

Dividends at the rate of 14% per annum.....	\$492,720
War Tax on Note Circulation	35,013
Reserve for Dominion Income Tax.....	40,000
Contributed to Officers' Pension Fund	25,000
Written off Bank Premiums Account	100,000
Transferred to Reserve Fund	300,000
	\$992,763

Leaving a balance to be carried forward of \$378,643.

Steady Expansion.

The Standard Bank has been making very steady expansion during the past few years. Just how marked has been its growth is indicated by a comparison of the statement at the end of 1920 with that issued at the end of the fiscal year of 1915. During that period the assets of the Bank have increased to \$90,183,979 from \$53,822,121; deposits bearing interest now stand at \$53,011,997, compared with \$33,986,616 and deposits not bearing interest at \$14,377,712, compared with \$9,112,434. Current loans and discounts in Canada now amount to \$50,896,884, against \$33,749,339; Canadian Municipal Securities and British, Foreign and Colonial Public Securities \$6,816,973, up from \$1,343,527, and Dominion and Provincial Government Securities \$4,469,234, compared with \$1,311,877.

A large number of delegates are in convention in Massey Hall, previous to the taking of the referendum on the 18th of April.

Rev. J. O. L. Spracklin testified in his own defence at Sandwich assizes yesterday. The verdict will be given by the jury to-day.

Notice of Application for Divorce

NOTICE is hereby given that JOHN EDWARD KELLY of the City of Toronto, in the County of York, and Province of Ontario, Fireman, will apply to the Parliament of Canada at the next Session thereof for a Bill of Divorce from his wife, ELSIE KELLY, of the City of Toronto, in the County of York, Married Woman, on the ground of adultery.

Dated at Toronto, Province of Ontario, this twenty-fifth day of November, 1920.

HUGHES & AGAR,
72 Queen Street, West,
Toronto, Ontario,
Solicitors for the applicant,
JOHN EDWARD KELLY. 2336

Notice of Application for Divorce

NOTICE is hereby given that FLORENCE GIBB, of the City of Toronto, in the County of York, in the Province of Ontario, married woman, will apply to the Parliament of Canada at the next session thereof for a Bill of Divorce from her husband HENRY HAVELOCK GIBB, formerly of the said City of Toronto, now believed to reside in the City of Vancouver in the Province of British Columbia, Clerk, on the ground of adultery and desertion.

DATED at Toronto in the Province of Ontario, this 9th day of November, A. D., 1920.

FLORENCE GIBB,
by her solicitor
WILLIAM PROUDFOOT, Jr.
12 Richmond St. East, Toronto.

Notice of Application for Divorce

NOTICE is hereby given that MARGARET SWANSTON NEVILLE, of the City of Toronto, in the County of York, Province of Ontario, married woman will apply to the Parliament of Canada at the next Session thereof, for a Bill of Divorce from her husband Edward Neville, of the City of Toronto, in the County of York, Sheet Metal Worker, on the grounds of adultery and desertion.

DATED at Toronto, in the Province of Ontario, the twenty-seventh day of November, A. D. 1920.

CURRY & WALLACE,
Solicitors for the Applicant,
26 Queen Street East,
Toronto.

Notice of Application for Divorce

NOTICE is hereby given that James Malone of the City of Toronto in the County of York and Province of Ontario, Returned Soldier, will apply to the Parliament of Canada at the next session thereof for a Bill of Divorce from his wife Agatha Veronica Catherine Malone, of the City of Halifax in the Province of Nova Scotia, on the ground of adultery.

Dated at Toronto in the Province of Ontario, this 7th day of December, 1920.

PARKER, CLARK AND HART
Bank of Hamilton Building, Toronto,
24 38 Solicitors for the Applicant.

Notice of Application For Divorce

NOTICE is hereby given that DORA LUCY BELL of the City of Toronto, in the County of York, in the Province of Ontario, will apply to the Parliament of Canada at the next Session thereof for a bill of divorce from her husband Walker Harden-Bell, of Toronto, aforesaid, Colonel in His Majesty's Forces, on the ground of adultery.

Dated at the City of Toronto, in the County of York, this 15th day of December, 1920.

DORA LUCY BELL,
By her Solicitors, Hellmuth, Cattanaeh & Meredith,
1106 C. P. R. Building,
26 40 TORONTO.

Notice of Application for Divorce

NOTICE is hereby given that ADA FLORENCE KEENAN, of the City of Toronto, in the County of York and Province of Ontario, Married Woman, will apply to the Parliament of Canada at the next Session thereof, for a Bill of Divorce from her husband ALBERT EDWARD KEENAN, formerly of the City of Toronto, now of the Town of Niagara Falls, in the County of Welland and Province of Ontario, on the grounds of adultery and desertion.

Dated at Toronto, this 5th day of January, 1921.

ADA FLORENCE KEENAN BY
MURPHY & DONALD,
120 Bay Street, Toronto,
her Solicitors herein. 29 43


Notice of Application for Divorce

NOTICE is hereby given that HILDA MAY FREEMAN, of the City of Toronto, in the County of York, and Province of Ontario, Married Woman, will apply to the Parliament of Canada at the next session thereof for a Bill of Divorce from her husband, CHARLES MICHAEL FREEMAN, of the City of Toronto, in the County of York, Motorman, on the ground of adultery.

Dated at Toronto, Province of Ontario, this Thirty-first day of January, 1921.

HUGHES & AGAR,
72 Queen Street West,
Toronto, Ontario,
Solicitors for the Applicant,
32 14 HILDA MAY FREEMAN.

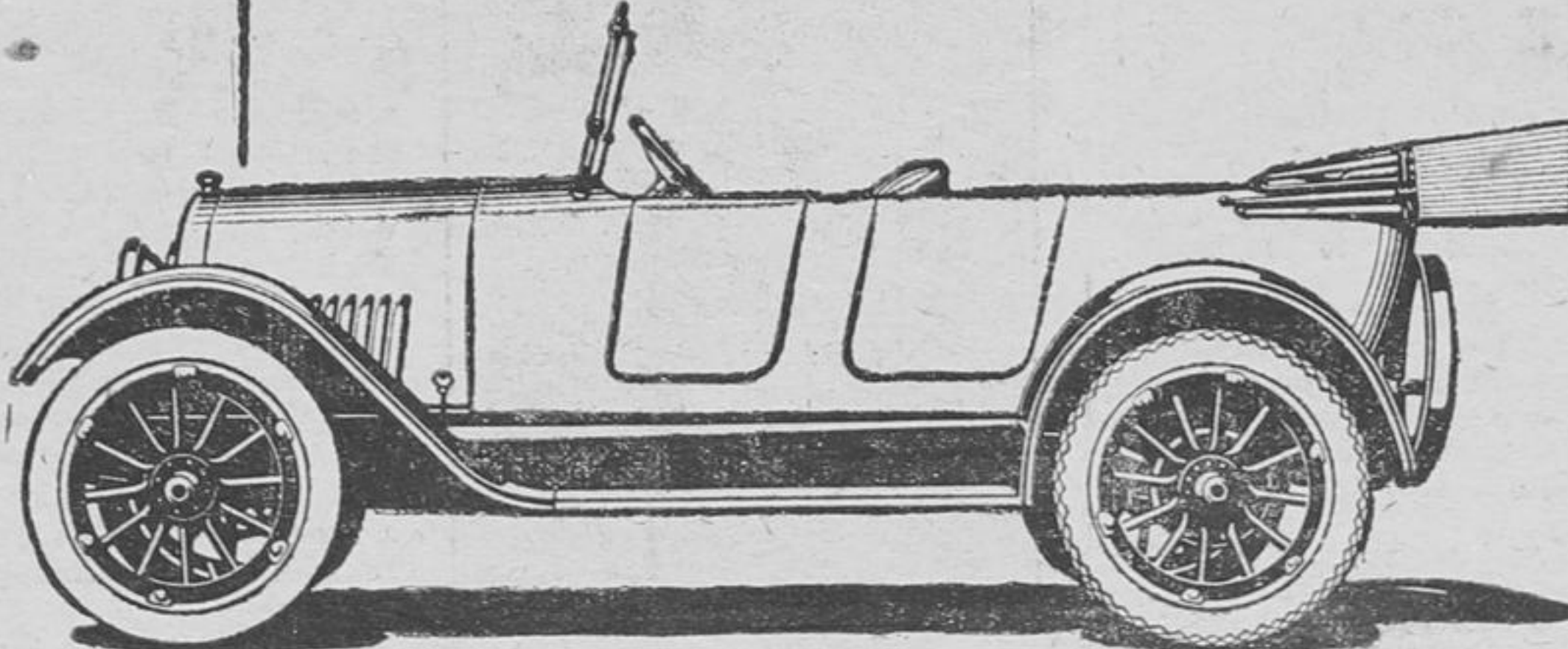
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