

THE FIFTEENTH ANNUAL MEETING OF THE SHAREHOLDERS OF THE WESTERN BANK OF CANADA, OSHAWA, - ONTARIO, HELD AT THE HEAD OFFICE OF THE BANK, ON Wednesday, April 14th, 1897.

THE FOLLOWING SHAREHOLDERS WERE PRESENT:— JOHN COWAN, Esq., W. F. ALLEN, Esq., J. A. GIBSON, Esq., T. H. McMILLAN, Esq., THOS. PATTERSON, Esq., C. W. SCOTT, Esq., JNO. McLAUGHLIN, Esq., R. S. HAMLIN, Esq., THOS. CONANT, Esq., RICHARD FOSTER, Esq., and THOS. MILLER, Esq.

The President, Mr. John Cowan, occupied the chair, and Mr. T. H. McMILLAN acted as Secretary to the meeting.

REPORT

The Directors beg to submit the Fifteenth Annual Report for the year ending 28th Feb., 1897.

The earnings of the bank have been reasonably satisfactory. The net profits of the year have amounted to \$38,511.27, being at the rate of about 10 1/2 per cent. upon the average paid up capital, which, added to the balance year, amounts to \$33,229.79.

From this sum two half-yearly dividends of 3 1/2 per cent. each have been paid, and an addition of \$7,000 made to the Rest, which now stands at \$112,000, or about 20 1/2 per cent. of the paid up capital of the bank, leaving \$20,524.93. Of this sum \$24,935 has been carried forward to Profit and Loss Account, and \$20,000 to the credit of Past Due Bills.

The losses of the year have been of an average nature. The agencies of the bank, when last inspected, were found in a satisfactory condition.

JOHN COWAN, President.

STATEMENT OF ASSETS AND LIABILITIES OF THE WESTERN BANK OF CANADA, ON FEB. 28th, 1897.

STATEMENT OF PROFITS FOR THE YEAR ENDING 28th FEBRUARY, 1897.	
Balance at credit of Profit and Loss Account on 20th Feb. 1896	\$15,418.52
Net Profits of the year	38,511.27
	\$53,929.79
LIABILITIES.	
Capital Account	\$78,316.47
Rest Account	112,000.00
Notes in Circulation	229,925.00
Deposits with Interest	1,209,136.52
Due to Agents in London, England	7,831.57
Dividend No. 29	13,213.32
	\$2,161,422.86
ASSETS.	
Special Deposits	\$24,654.34
Legals	21,207.75
Notes and Cheques of other Banks	9,900.48
Due from other Banks in Canada	267,005.36
Due from Banks in Foreign Countries	24,924.82
Provincial, Municipal and other First-class Debentures	509,181.21
Deposits with Dominion Government to secure circulation	17,962.23
Assets readily convertible	906,547.69
Bills Discounted Current	1,076,884.35
Past Due Bills	5,367.63
Real Estate	15,283.59
Office Safes and Furniture	6,864.55
	\$2,010,947.81

T. H. McMILLAN, Cashier.

Moved by the President and seconded by the Vice-President, that the Report as read be adopted, printed, and circulated among the Shareholders.—Carried.

Mr. McLaughlin, seconded by Mr. Foster, moved that the thanks of the Shareholders be due and are hereby tendered to the President, Vice-President and Directors of the Bank for the manner in which they have conducted the affairs of the Bank during the past year.—Carried.

Mr. Paterson, seconded by Mr. Conant, moved that the thanks of the Shareholders be given to the Cashier and other officers of the Bank for their attention to the interests of the Bank.—Carried.

Mr. Conant, seconded by Mr. Miller, moved that this meeting do now proceed to elect, by ballot, seven Directors to fill the place of those retiring, and that Messrs. C. W. Scott and John McLaughlin be scrutineers for said election, and that the poll remain open for one hour to receive the votes of the Shareholders, but that should five minutes elapse at any time without a vote having been taken the poll shall be declared closed, and that the scrutineers be paid \$4 each for their services.—Carried.

The scrutineers reported the following 7 gentlemen as having received the unanimous vote of the Shareholders, viz:—John Cowan, Esq., R. S. Hamlin, Esq., W. F. Allen, Esq., Dr. McIntosh, W. F. Allen, Esq., T. Patterson, Esq., and J. A. Gibson, Esq., who were duly elected Directors for the ensuing year. A vote of thanks was then tendered to the Chairman for his able conduct in the chair, and the meeting then adjourned.

At a subsequent meeting of the new Board, John Cowan, Esq., was unanimously elected President, and R. S. Hamlin, Esq., Vice-President.

S. O. License Commissioners.

The new board, consisting of R. Mackie, Oshawa, P. R. Hoover, Green River, and John Burns, Manchester, met here on Monday to grant tavern and shop licenses for the year. Mr. Mackie presided.

The applicants were the present license holders, and E. Newton, Saintfield, Mrs. Jane Dafoe, Manchester, and Mrs. Wilson, Ashburn.

A petition signed by about three-fourths of the people of that polling division was put in against E. Newton's application for a license at Saintfield. A large deputation was on hand to back the petition, but as the application for a new license was to be backed by a majority of the ratepayers of the division, the commissioners threw the whole matter out, and the delegation was well pleased to say nothing.

OPPOSING SEAGRAVE'S LICENSE.

The following petition was put in from Seagrave:

PETITION AGAINST A TAVERN LICENSE AT SEAGRAVE.

To the Board of License Commissioners, South Ontario.

We the undersigned electors of polling division No. 5 in the township of Keach object to the granting of a license to the premises known as the Ocean House, situated in the village of Seagrave, in the township of Keach, in the county of North York, on the grounds that the increasing thereof is not required in the neighborhood. The said hotel has become a place of resort for young men of the neighborhood, and further, the quiet of the neighborhood is disturbed by the same as has always been disturbed during the period the premises have been licensed. Your petitioners therefore pray that a license be not again granted to the said premises.

John Munro, John Mark, Oliver Sleep, Albert Orchard, Jacob G. Clark, Albert L. Orchard, Robt. Baird, Nicholas Houck, James Munro, Robert Munro, J. W. Watson, James Raitenbury, Wm. Motes, Geo. Mark, Thos. Baché, Ed. White, James A. Ross, Wm. Dewey, Charles Rose, Wesley Rose, Cornelius Male, Timothy Westcott, Geo. Linc, James Moon, James Moon, Geo. Welch, Wesley Elliott, James H. Leask, Henry McPherson, J. W. Thomas, Geo. Baird, Nicholas Houck, J. McLeod, Jordan Houck, Jno. Heron, Geo. K. Tripp, Jno. Malyn, R. Houldershaw, Frank Hooper, Wm. Boe, J. S. Hand, Jas. Knox, Manly Wakeford, Wm. Midgeley, E. F. Frie, Thos. Dwyer, J. King, John Pease, A. Snyder, Jno. Miller, Thos. Tripp, Chas. Tait, Jno. Philip, J. H. Brown, A. Miller, C. W. Sorbier, Harold Cushion, L. Town, Arthur Steep, Jason Stone, H. Thompson, James Short, Wm. Moot, J. L. Crooks, R. Reynolds, Jno. Leask, J. James Boe, Alex. Boe, Chas. Reame, James E. Moon, Jno. Leask, Isaac Clemens, Charles Gordon, Alex. Whittier, Edward Wallace, William Wall, Wm. H. Leask, Elias Baker, James Baker, Robt. Baird, Samuel Moon, Jno. Branning, Geo. Wallace, M. O. Neil, O'Neil, Craig, John Wallace, D. Wallace, Walter Mark, Albert Hadley, Alfred Sleep, Jno. Boe, Albert Hayward.

Rev. W. Elliott appeared to support the petition. 96 voters out of 146 have signed it, and many more would not sign it because they wished to be neutral.

Thus only a few people are favorable to license. No liquor license is required in that locality. Has the barroom at Seagrave ever done any good? Does it elevate people? Experience proves the opposite. It is a positive evil. It is known that young men go there, and loaf around there, where they are sure to learn the habit of drinking. The quiet of the neighborhood is disturbed by the sale of liquor. The great plea for license is that it assures accommodation. There may be some people accommodated there, but these would arrange otherwise if they knew there was no hotel. Liquor itself does not constitute accommodation. There are people at Seagrave who are willing to provide accommodation if the hotel is closed. The accommodation argument has been used to try and prevent the cancelling of six or seven licenses along that same road. There is only one applicant here for a license against 96 opposed to it. Surely the wish of the latter should prevail.

James Leask believes no license to sell liquor should be given Seagrave on the argument that accommodation will be thereby provided. Believes it is far too costly a method of securing accommodation. A house of accommodation is the last place where liquor should be allowed to be sold. If a licensed hotel keeper cannot keep a house of accommodation without being privileged to do harm his house should be closed.

D. Town believes this hotel is kept up by the people of the locality and not by those travelling on the road. It is very hard on a neighborhood to keep up a hotel. Many who spend their money in this hotel badly need it. Believes the hotel is not run according to law. Liquor selling does not look well in a Christian community.

Richard Reynolds has lived near Seagrave for 15 years, and believes no accommodation is necessary. People take the trains Seagrave. The hotel has done great harm. Could many families and individuals who have been damaged there. Such a thing as liquor selling should not be allowed there.

Richard Houldershaw said Seagrave is not benefitted by having a hotel. As a grain market there is no accommodation needed. Farmers who deliver grain there live so close at hand that they can easily go home without requiring any accommodation. Does not believe any man can keep hotel there on the travelling public. The cost comes out of local people, and it is a great injury to them. Greenbank has no licensed hotel now, but has good accommodation for the public. Saintfield had the same experience. Both places are quieter since liquor selling was abolished.

Mr. Whittier and Reverend Cameron and Dewey took the general grounds of opposition to drink.

Mr. Rennie told of a farmer near him who lost his farm and his hotel in the past. Another neighbor had cut his throat with a razor because of drink. A dozen more are on the way to ruin now. It is a delight to live at Greenbank or Saintfield where no liquor is sold.

Dr. Park knows all the people around

Seagrave, their habits and ways. Three-fourths of them are here praying to be rid of this licensed hotel. The same kick about accommodation has always been the last resort of those who wanted to keep up the sale of drink. If any accommodation be required there is no fear but somebody will provide it for money. This has been successfully demonstrated at Greenbank and Saintfield. Is satisfied the people will stand at the backs of the commissioners in closing this barroom.

Robt. Town said no hotel is needed. He also said Mr. Brown, the applicant, was the worse for liquor at times, and annoyed a municipal meeting at New Years.

Mr. Rogers said no hotel is needed at Seagrave. John Leask said many families there had been ruined by liquor. Mr. Heard said Saintfield was better since it had no license. John Munro said he and another secured 35 names to the petition in half a day, and only had three refusals. Believes Brown does not keep as good a hotel as Broad did. S. Reynolds does not believe the hotel ever did any good to offset so much harm. If the widows and mothers were here they would carry conviction to the hearts of the board.

Mr. Sleep said Brown does not keep his hotel properly, and is insulting towards those he disliked. Rev. Leach testified to the good that had been done last year by shutting off Saintfield.

Mr. Brown was heard against the petition. He said that his local trade did not amount to much. It is from outside trade that he draws most money. His is the only licensed house between Lindsay and Port Perry. The villagers do not drink much. Has observed the last year closing hours on Sundays. Would any of those present who promise to furnish accommodation undertake to stable twelve or fifteen stock horses this summer. He charged that undue influence had been used to secure names to the petition. John Miller had stated to him that the (Miller's) name had been added to the petition without his consent, and he read a letter from A. Hadley to the same effect.

Dr. Park said he had told Miller he would add his name to the petition and the latter did not object. One of the deputation said he had seen Hadley sign his name, and several others said Hadley told them he had signed it.

PETITION FOR A HOTEL LICENSE AT UTICA.

The following petition was read from Utica:

To the License Commissioners of South Ontario:

We the undersigned ratepayers of the township of Reach do hereby make application to your honorable body to grant to the said Mrs. Jane Dafoe a tavern license in the village of Utica which we think is needed and hope you will consent to the same, etc.—

Wm. Ward, Jacob Taylor, Richard Wilkinson, Walter James, John Saunders, Wm. Mitchell, James Bentley, James Johnston, James L. Horro, James Lakey, Thos. Lakey, C. G. Embury, Wright Crozier, Samuel Barrett, Geo. Howsart, Richard Fidd, Peter Scott, Geo. Ward, Walter Hogarth, Fred Lawton, E. Kendall, Jas. Medd, Isaac Stephenson, Jno. Horn, Geo. Risham, Joe Silver, Emery Silver, Charles C. Cairns, Wm. C. Beare, Joel Webster, Jno. Mc Kercher, D. Christie, F. Mc Kercher, W. Stephens, W. H. Bryant, Luke Robinson, J. H. Hallett, Thos. H. Porter, J. W. Ross, John Quilan, Robert Gray, Ed. Vintee, Wm. Allan, Wm. Sollitt, Geo. Broderick, Geo. Cairns, Alex. Graham, R. Harper, Arthur Quinn, James Lawton, N. C. Brown, C. F. Edgar, David Horn, Wm. Quinn, J. J. Quinn, Miles Crozier, Geo. A. Horn, N. Claughton, Wm. Taylor, Wm. Crozier, Jr., Alex. Stephens, John Johnston, Jno. M. Murray, John Christie, John Gruer, Wm. Littleford, Fred Littleford, Alex. Reid, J. Tenynson, Samuel Plattin, J. C. Browne, A. H. Browne, Thos. Dyer, W. H. Bryant, Robt. Hunter, John Porter, Wm. Harris, Jr., T. G. Parrott, Uriah Spencer, Robt. Spencer, Albert Day, A. Parrott, Daniel Per, Robert, Robert, Peter Day, Wm. Knight, Richard Tann, A. W. Tann, Thos. Tucker, Norman Ballard, Wm. Lakey, Wm. O'Brien, Edward Christie, Henry Taylor, Mrs. Wm. Snyder, Thos. Soneley, A. Crozier.

Wm. Ward appeared for the petitioners. He said there were 117 names out of 146 in the polling division. Thinks a hotel is required there in more ways than one. There are not enough stands to be had with farmers.

James Miller opposed the license. He said Utica is only 2 miles from Manchester on one side and 2 from Epsom on the other. There has been no license allowed there for years, and it would be a retrograde step to have one now. He is told that many signed the petition out of sympathy for Mrs. Dafoe, who was fined last year for illegal selling.

R. Michie said the new license law was intended to bring about reductions, not increased licenses.

LICENSES GRANTED.

Whitby town—J. E. Schiller, V. B. Woodruff, M. J. Bandel, John Perrin, tavern; E. Armstrong, shop.

Oshawa—J. C. Woon, J. Ray, M. Finnegan, P. Greighton, Mrs. Cooper, R. Kirkpatrick.

E. Whittier—F. Mallett, Mrs. Angle.

Whitby township—O. Sebert, Mrs. Newsome.

Port Perry and Reach were left over to be decided this, Friday, afternoon.

The board then adjourned to Friday, April 23rd.

A woman's headaches may come from several causes. She may have a headache arising from nervousness, or from digestive disturbances. Nine cases in ten, her headaches come from nervousness, or from digestive disturbances. Dr. P. O. Owen's Favorite Prescription is recommended for the sole purpose of relieving women of these ills and pains. It has been commended by several physicians without treatment from several physicians without benefit. It is a safe, reliable, and has been used for over thirty years, and has an unbroken record of success. It is a safe, reliable, and has been used for over thirty years, and has an unbroken record of success. It is a safe, reliable, and has been used for over thirty years, and has an unbroken record of success.

THE LADIES' RED BIRD

THE beautiful rich color, the superior finish, the ease with which they run, their strength, the perfect construction of every part combine in making this wheel most popular with lady cyclists. Ladies' RED BIRDS are made in two models and fitted with very light and handsome aluminum chain guards.

The Countess of Aberdeen selected a Red Bird in preference to all other makes of wheels offered, thus showing her appreciation of an article of Canadian manufacture that is high-grade in every particular. A post card will bring you our handsome '97 catalogue.



THE GOULD BICYCLE CO., Ltd., Brantford, Ont.

BRANCHES: Toronto, Ont. St. John, N.B. Sydney, Australia.
Montreal, Que. Winnipeg, Man. Capetown S. Africa.

Burdock BLOOD BITTERS

THE BEST SPRING MEDICINE

Cures all Blood Diseases, from a common Pimple to the worst Scrofulous Sore.

EAGLAN

Honor roll of 8 S. No. 9, East Whitby. Sr. IV—Will Ross, Archibald Angle, Charles Smith, Jr. IV—Flossie Smith, Angus Angle, John Ross. II—Milton Gilroy, Edith Conoh, Wilmer Harrison. III—Edna Dawson, Jemima Ross, Kenneth Snelch. Part II—Morley Ross, Arthur Wilson, Agnes Moffatt. Sr. I—Clara Ross, Marlay Luke, Ethel Bright. Jr. I—Albert Griffin, Almer Ross, Luther Harnden.

The D. & L. Emulsion

Is invaluable. If you are run down, as it is a food as well as a medicine.

Will build you up if your general health is impaired.

Is the best and most palatable preparation of Cod Liver Oil, agreeing with the most delicate stomachs.

Is a marvellous flesh producer and will give you the genuine

50c. & \$1 per Bottle

Be sure you get DAVIS & LAWRENCE CO., LTD. the genuine

ANTI-BOOZE

THE ORIENTAL REMEDY

The New, Safe and Sure Cure for Drunkenness.

TREATMENT by the new remedy does not necessitate retirement to a sanitarium. It can be administered, without the patient's knowledge, with his food and drink. Victims are cured without their knowledge, crediting the change to the force of their own will.

ANTI-BOOZE is put up in convenient form, and sells at \$1.00 per box. Three boxes \$2.50. It will be forwarded prepaid, sealed and in a plain wrapper, by remitting the amount to

Oriental Chemical Co., 20 St. Alexis St., Montreal.

Dr. CHASE CURES FATHER AND CHILD

Both afflicted with Eczema of a very troublesome type and cured in a remarkably short while by Dr. Chase's Ointment.

"I was troubled for ten years with eczema on one leg; the itching was something terrible. I would scratch until the blood came. How I came to know the value of DR. CHASE'S OINTMENT, I have a little girl two years; when she was one year old the same disease began to show upon her face. It wasn't long before her face became literally covered with it. In order to keep her from scratching it we had to bandage her hands up. I tried several doctors, but got no relief. Seeing DR. CHASE'S OINTMENT so highly advertised I made up my mind to purchase a box, which I did from one of our leading druggists. The first application I noticed a change. It was then I began to notice, to my surprise, I am completely cured, no sign of the disease, and my little girl's face to-day is clear of all the sores. I am only too glad to inform any person what a blessing DR. CHASE'S OINTMENT has proved itself."

"Hiram Frey," Wheel Maker, "Norwood, Ont."

NEW BUS LINE.

MEETS ALL TRAINS.

First class accommodation. Orders promptly attended to. Calls at hotels, or executes orders left at Newport's livery or carriage factory opposite post office, WM. NEWPORT, Proprietor, Whitby, July 1, 1896—17.

Wanted—An Idea

Who can think of some machine for pasting envelopes? Write JOHN WOODRUFF & CO., Patent Attorneys, Washington, D. C., for their \$20 paper and list of two hundred inventions wanted.

CATON'S TANSY PILLS.

Relief for Women.

A tried, true and safe Always reliable. Avoid imitations. Always get CATON'S, and save regrets. At druggists or sent sealed in our booklet 1 cent. CATON'S, 222 CO. Boston, Mass.

EASY TO ORDER.

"SALADA"

CEYLON TEA

BY ALL GROCERS—25c, 40c, 50c and 60c.

Money to Loan

At 5 and 6 per cent, according to amount and security offered.

G. V. SMITH, Whitby, Appraiser for Canada Permanent Loan & Saving Co. December 12, 1896.

Ladies' Favorite

Cook's Cotton Root Compound

Manufactured by The Cook Co., Windsor, Ont., and Detroit, Mich., is the only known safe, reliable monthly medicine on which ladies can depend in "the hour and time of need." Every lady who reads this is requested to inclose two postage stamps, with her address, for

Free Sample

and full particulars, which will send by return mail in plain, sealed envelope.

An old physician, 35 years continued practice treating diseases of women, has charge of the office, and can be consulted by letter or in person. Address our main office, THE COOK COMPANY, Room 3—No. 253 Woodward Ave., Detroit, Mich.

Cook's Cotton Root Compound is sold by all responsible wholesale and retail druggists in the Dominion of Canada and United States for One Dollar per box.

Saved Her Drunken Husband.

She Finally Administered a Remedy, Without his Knowledge, and Cured Him.

A correspondent writes: I had such a happy home and a noble, big-hearted husband till he took to drinking, first through sociability, then because the fiendish habit came over him, craving him for drink.

"I was heart-broken. My happy home was fast becoming one of misery till a friend told me to try a liquor cure called Anti-Booze. I was willing to try anything, so I sent \$1.00, as she suggested, to the Oriental Chemical Co., 20 St. Alex. St., Montreal, and by return mail I received in a plain wrapper a little box of pills. I put one of these in his coffee every night (as they dissolve immediately), and in less than a week, to my delight, he stopped drinking entirely.

"Anti Booze has changed my drunken husband into a sober, industrious, happy man, and I feel it my duty to tell others about it. They will send full information without charge to any who will write them."

"J.D.H."

Dr. J. D. Kellough's Dysentery Cordial is prepared from drugs known to the profession as thoroughly reliable for the cure of cholera, dysentery, diarrhoea, griping pains and summer complaints. It has been used successfully by medical practitioners for a number of years with gratifying results. If suffering from any summer complaint it is just the medicine that will cure you. Try a bottle. It sells for 25 cents.

O. S. Doan, of Clinton, says not to go on suffering as he did for years with Salt Rheum, when a few boxes of Dr. Chase's Ointment will cure you.

Dr. Chase's Ointment cured Hiram Frey, of Norwood, after suffering ten years with Eczema of the leg.

Chase's Ointment also cured his little girl of Eczema on her face.

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