Do You

100 Pairs of the FAMOUS SPIRELLA CORSETS must be sold this Christmas Season.

. Prices reduced as never before. Ranging from 98c. to \$10.00: All boned with the

ANY SIZE, ANY STYLE, ANY PRICE Call Early and have your choice at the home of their representative,

Mrs. J. C. Nichol Box 107

"Never Sold in Stores."

FARMERS TAKE NOTICE

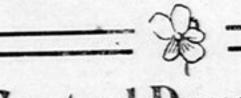
We handle the well known brands of Flour such as

Five Roses Chesley Good Luck Milverton Three Jewel

McGowan's Eclipse and Sovereign

WINDSOR SALT BRAN and SHORTS always kept in stock.

Goods delivered to all parts of the town on short notice.



Central Drug Store

HEADQUARTERS for all kinds of Horse and Cattle Medicines in the right kind

JANUARY STOCK-TAKING SALE

25 per cent. reduction on all Fancy Goods.

as represented or money refuuded.

Store :: Durham

A WALKERTON ROMANCE

Seventeen years ago, Miss Hannah Bonalie of Walkerton, Ont., and Mr. William Francis Rothwell now of Prince Albert and at present engaged as commercial traveller with the brewing company of the town, were remarkably good friends, says the Saskatoon Capital. Mr. Rothwell was at . that time following the profession of engineer and surveyor, and his duties took him abroad. For a number of years he was absent from Canada, his travels having led him to India, Egypt and South Africa. After a time, however, his love for the land of the Maple asserted itself, and he returned to Canada and located in Prince Albert. Whether or not during his long absence, he had found time to give thought to the friend of the younger days is not known, but that he did so is highly probable, as recent 'eyents will show. On New Year's day the Prince Albert knight of the grip give you a lot you spend a lot, but if ourse of his stay was agreeably surprised to encounter the friend of his youth on the street. They shook hands and exchanged greetings appropriate to the season of the year just the same as any other old time friends might do after a prolonged absence. What constituted the most interesting part of their conversation after preliminary greetings had passed from one to the other is not for publication, but that it was particularly interesting to the parties concerned is certain from the fact that within a few hours of their meeting, they paid a visit to the manse of Knox church and emerged from the portals as man and wife. The romantic nature of the marriage has been closely guarded, but as is usual in such cases, a loophole was forgotten and the facts have leaked out. There is so little of sentiment and romance attached to the average Western cities in these days panion; "I've just swept it with my of Commercialism that the chance eye." meeting of these friends of the days that have gone sets a new secord, and they will doubtless keep a warm corner in their hearts for anything pertaining to the city of Saskatoon.

TRADERS BANK REPORT.

Increases mark every one of the Wear Corsets? departments covered in the annual statement of the Traders Bank of Canada which has just been made pullia. The comparative stateent published shows that for the year ended December 30th, 1911 the Bank increaased its Rest account. its Earnings, its Cash Reserves, its Depiosits and total Assets. The net profits for the year amounted Indestructible Spirella Boning to \$601.000 as compared with \$524,-000 for the previous year. Rest account was increased by \$200,000 bringing it up to \$2,500,-000 The Bank's deposits now stand at \$40,000,000 having increased by \$4,000,000 during the year, which - indicates increased fidence from the public's standpoint. The Bank's stock of gold. silver and bullion now stands at nearly \$6,000,000 having -increased from \$4,300,000 at the end of 1910. It's total assets stand at \$52,427,000 as compared with \$47,152,000 for the previous year.

> In other departments of its activities the bank also made progress. It's note circulation was \$4,373,000 as compared with \$3,790,000 for 1910. Its bills discounted totalled the reading of my record may, in some \$34,592,000 as compared with \$32,- way, be of benefit to some whose 810,000. The latter shows an in- youthful experiences promise to be the creased activity and co-operation in the commercial and industrial expansion of the country. It also age I man ested symptoms of an inshows that the Traders Bank is do- telligence above the ordinary by tak ing a continually larger share in ing the lead in my classes at school, developing the country's re- both in me tal and manual dexterity. sources. Altogether the showing is 'At the age of twelve the symptoms a highly creditable one and reflects credit on the Management.

FARMERS' INSTITUE

stein. Dromore and Ayton, on February,9th. 10th, 12th, 13th and 14th respectively.

W. J. Gardhouse, Highfield, will address all the meetings on subfarmers, both afternoon and even- one year, the retiral of the manager

Miss B. Gilholm, Bright, will adas the union meetings at night.

Meetings at 1.30 and 7.30 p.m. Everybody is cordially invited. JOHN R. PHILP, GEO. BINNIE, President.

CREAM WANTED

Highest prices paid for cream delivered to your nearest Canadian Express Office. or G.T.R. Station. for on the 10th and 25th of each gave up in order to come to this land month.

rives at the creamery, and a state- I soon obtained employment of a kind, ment of the weight and test of but the ease which I could make \$3 Everything guaranteed each can mailed with your check. a day lulled me into a false sense of

ment to every patron. Write for your can to-day.

PALM CREAMERY,

times in February. This has not occurred since 1872, and will not occur again till the year 1940.

A Heat Phenomenon. is taken by one end and the other end beginning, por will anyone else." ly, but not so much that the hand can- a childish remark. not retain its hold. The heated end is Immediately the other end becomes so hot that it is impossible to hold it. This phenomenon, familiar to workmen, is ascribed by them to some repellent action they suppose the sudden cold exerts upon the heat contained in the iron, which is thus driven to

the opposite extremity. Management.

"I don't see. Ella, how you manage with your housekeeping money. If I as in Saskatoon, and during the I don't give you so much you seem to a few days at most I must go outget along with it."

> "Why, that's perfectly simple, Rudolph. When you give me a lot I use it to pay the debts I get into when you don't give me so much."

> Women on the Stage. The earliest mention of actresses I saw any masculine actor."

The Horizon. "How clear the horizon is!" remark-

ed a young lady. "Yes." agreed her humorous com-

we must find occupation for kings .- second in this respect.

Admission by a Man of Good Training-Lacks the "Essentials

The following letter, headed "The ttobiography of a Failure" received by the Giobe from London, Ontario, s accompained by the writer's full are and address, and a short note in hich he says: "It is not written as a cry for aid or a cheap advertisement, at is written in the belief that the reading thereof may be profitable to some young men who have abilities but lack some of the essentials." The letter follows:

Yes, thirty years of age I am a failure, and I know it! A sad admission, you say? Wait until you have read this litle story, which is absolute fact from beginning to end, and is written when I am in despair.

Successes are blazoned forth in almost every newspaper or periodical we read, but failures are rarely recorded. This fact emboldens me to write this account, for I believe that same as mine.

Of good Scottish birth, carefully nurtured and instructed, at an early became me" prominent, for I obtained, without any preparation or study, a valuable scholarship in open competition at one of the well-known English public schools. From the age of sixteen up" twenty there is nothing WILL HOLD MEETINGS of import. to record, except that perhaps I as full of a glowing am-Farmers' Institite Meetings will bition which bid fair to be realized, be held at Elmwood, Dornoch, Hol- for I was the recipient of frequent "raises" and a meed of praise from my employers. At the age of twenty-one I made my second change of employment: hitherto I had been in Mr. R. Murphy, Alliston, and Mr. the office and warehouse, now I went on the read.

A ready 'ngue, a "savoire faire," and an extensive general knowledge, ects of great importance to soon made me appreciated, and after in charge of the firm's works made a vacancy which I promptly asked for and obtained. So at the age of twentydress women's meetings at all the three I for d myself in sole charge places in the afternoon, as well of the affair of a company employing upwards of 300 men, and I was quite competent to undertake the work. I continued in this position for four years, but and this, to my mind, the central fact of my story-before that I had discorred by a process of selfanalysis, to hich I am prone to subject myself. that I was lacking in those essentiais to success, concentration and application, or "stick-at-it-iveness" though I was well equipped, mentally and physically, for almost any job.

At the end of that time the raw material we mined for manufacturing All cream received promptly paid showed symptoms of exhaustion, so I of opportunity. Landing here with \$200, a heart of hope, and a firm de-Every cantested the day it ar- termination to overcome my failings, Correct tests and honest treat- themselves. ! had never any of the vices of youth, I never gambled or drank, or had an undue fondness for

My natural ability and handiness Palmerston. Ontario. enabled me to perform the regular The Central Drug R.A. Treleaven, Prop. & Manager. Journeyman's work in quite a few trades, but the intermittent character of some trades in Canada, the "waits The Chronicle will be issued five between job" so to speak, soon diminished my store of savings.

I applied for better work, but I found to my regret that my Canadian experience, which was solely in the direction of manual labor, did not commend itself to those prospective employers. I do not blame them in A workman in the observatory at the least, but I felt like saying some-Toulouse has invited attention to a times: "We'l. I'll never get the exsingular phenomenon. A bar of iron perience yo" want if I never make a is plunged into a fire, heating it high- however, remained from uttering such

Now, we are in the year of grace then plunged into a pail of cold water. 1912; for seven weeks I have been unable to secure employment of any kind in the town in which I write this, nor have I the wherewithal to proceed elsewhere. And this is the land of opportunity! I say so without a tinge

> I will not throw up the sponge and write for aid to those I know in the old land. Perhaps this will be a turning point in my career; the mere writing of this makes a stirring of hope within me.

> It is the festive season, but not for me. Landladies must be paid and in and I, "whither shall I go?"

DISPATCHING PHONES

C.P.R. Will Equip One Thousand More Miles With Device

Over a thousand miles of new telewas in 1611, when Coryat in his "Cru- phone circuits will be added by the dities" gave this description of a pro- C.P.R. to their present system next duction at the Theater of Venice, Italy: year. On most of the eastern lines. "I saw women act, a thing I never the service has already been installed saw before. They performed with as and has proved highly successful ingood a grace, action, gesture, as ever despatching trains. A phone service will be installed on the C.P.R. short line to Ottawa, and with this exception, it is expected that all the phones will be placed west of Port Arthur.

The C.P.R. have already over four thousand miles of line equipped with phones, and when the program for next year is completed, it is expected that the railway wil have the laregst phone circuit mileage of any railway There is a restlessness in inactivity; in the world. At present it stands

FAIL IIRF The Traders Bank of Canada

PROCEEDINGS OF THE TWENTY-SEVENTH ANNUAL GENERAL MEETING.

The Twenty-seventh Annual Meeting was held at no on on Tuesday, the 23rd of January, 1912. The following Directors and others were present, namely: C. S. Wilcox, C. Rapley, Jno. M. Farthings, E. E. Newman, S. L. Cork, Jno. Pool, W. J. Sheppard, J. B. Tudhope, Colin D. McLeod, Stuart Strathy, Geo. Watson, Jas. Linton, F. W. Bain, James Burnside, Jr., F. J. Winlow, R. H. Harvey, H. W. Bodman, Geo. Le Riche, E. Galley, A. Pow, H. S. Strathy, J. A. M. Alley, J. R Stratton, Geo. Mair, W. G. Turnbull, J. K. Niven, Arch. Filshie, H. R. Playtner, Andrew Semple, James Young, H. G. Horton, Julius A. Halbhaus, J. S. Williamson, James E. Baillie, Jno. Smith, Alf. Haywood, Walter C. Lewis, A. M. Scott, P. A. Vale, H. W. Barker, M. Garvin, J. P. Hodgins, C. D. Warren, E, Dickinson, Geo. F. Webb, J. A. Laird, Josiah Taylor, A. B. Ord, N. Booker, J. E. Overholt. Mr. C. D. Warren, the President, having taken the chair, the General Manager, Mr. Stuart Strathy, was requested to act as Secretary of the Meeting.

On motion, Messrs. E. Galley and J. K. Niven were appointed Scrutineers.

The minutes of the last Annual Meeting were taken as read.

DIRECTORS' REPORT

The Directors have much pleasure in submitting their Twenty-seventh Annual Report and balance sheet of the affairs of the Bank, as of the 30th December, 1911, together with Profit and Loss Account, showing the result of the operations of the Bank for the year which ended that day. The net profits of the Bank, after making full provision for all bad and doubtful debts, amount to \$601,133.78, being 13.80% on the paid-up capital of the Bank, which has been applied as follows: The net profits for the twelve months, after making provision for bad and doubtful debts, and reserving

accrued interest, amount to..... \$601,133.78 \$754,568.57 Appropriated as follows, viz.: Dividend No. 60, quarterly, at the rate of 8% per annum \$87,090.00 Dividend No. 61, quarterly, at the rate of 8% per annum 87,090.00 Dividend No. 62, quarterly, at the rate of 8% per annum Dividend No. 63, quarterly, at the rate of 8% per annum Transferred to Rest Account 200,000.00 Written off Bank Furniture Balance at credit of Profit and Loss, new account 181,208.57 \$754,568.57

You will observe \$200,000 has been added to Rest Account. The Rest Account is now \$2,500,000, or about 58% of the subscribed and paid-up capital of the Bank.

The business of the Bank continues to grow most satisfactorily, as the comparative statement submitted shows. The deposits during the year have increased \$4,193,898.29, and the circulation has increased \$583.595.

The Head Office and all the Branches have been carefully inspected during the year, and a full report of each office brought in review before your Directors, and, in addition to these inspections, a Committee of the Directors, other than the officers, and composed of Mr. E. F. B. Johnston, K.C., Mr. W. J. Sheppard, Mr. C. S. Wilcox, and Mr. H. S. Strathy, was appointed to examine and appraise all the securities held at the Head Office, which they did, and reported to the Board that they are as represented to it.

The increase in Bank premises is partly accounted for by discharging the encumbrances which existed at the time of the purchase of Vancouver and Winnipeg properties, and partly by the purchase of the property immediately east of your Head Office Building, which was acquired at a reasonable figure, a portion of which will be used for the purposes of the Bank. This purchase will be of great advantage in protecting the lighting of the east side of the Head Office Building. Your Bank premises now comprise 34 separate buildings. The Directors have much pleasure in testifying to the good work performed by the Staff during the period under

All of which is respectfully submitted. CHAS. D. WARREN, President.

The General Manager read the General Statement of the Bank, as of the 30th of December, 1911, as follows: COMPARATIVE GENERAL STATEMENT

30th December, 1911

-		LIABIL 1911.			1910.	
the state of the late of the late of	Capital Stock paid up Rest Account Dividend No. 63, payable 2nd January Former Dividends unpaid Interest accrued on Deposit Receipts Balance of Profits carried forward	2,500,000 00 87,090 00 984 52 2,811 70	6 7 106 E01 70		\$4,354,500 00 2,300,000 00 87,090 00 602 52 4,351 85 153,434 79	0.0000070.10
	Notes of the Bank in circulation Deposits bearing interest, including interest accrued to date\$31,566,224 11 Deposits not bearing interest. 8,411,414 14		\$ 7,126,594 79	\$29,077,697 41 7,000,137 18	\$3,790,080 00 36,077,884 59	\$ 6,899,979 16
-	Deposits made by Banks in the United States Balance due to other Banks in Canada Balance due to London Agents	39,977,638 25	45,301,232 63		318,848 83 20,786 14 45,208 17	40,252,757 73
-			\$52,427,827 42			\$47,152,736 89
	Gold and Silver Coin current. \$ 541,680 667 Dominion Government Demand Notes 5,439,670 00	ASSI \$5,981,359 67		\$ 487.750 57 3,843,853 00	\$4,331,103 57	
The second name of the last of	Notes of and Cheques on other Banks Balance due from other Banks Balance due from Foreign Agents Dominion and Provincial Government Securities Railway and other Bonds, Debentures, and Stocks	2,517.278 41 588,326 52 1,385,380 74 552,316 37 1,815,894 44			2,020,936 82 291,070 56 1,154,912 70 561,569 37 1,726,172 48 1,445,605 24	
-	Call and Short Loans on Stocks, Bonds, and other Securities	1,723,515 35 301,284 21			200,000 00	
THE R. P. LEWIS CO., LANSING, MICH. 400, London, Street, or other Designation, Name and Publisher, Name an	Bills discounted current Notes discounted overdue (estimated loss provided for) Loans to other Banks, secured Deposit with Dominion Government for security of general Bank Note Circulation. Real Estate, the property of the Bank (other than the Bank premises) Mortgages on Real Estate sold by the Bank. Bank premises Bank furniture, safes, etc	\$34,592,917 84 199,121 74 133 05 197,395 35 2,864 15 24,950 00 2,307,501 71 237,596 87	\$14,865,346 71 37,562,480 71		\$32,810,351 82 74,608 75 7,250 77 167,374 13 3,509 05 24,500 00 2,093,332 22 240,439 41	35,421,366 15
-			52,427,827 42			\$47,152,736 89
1		-				7.1,102,100 00

TORONTO, 30th December, 1911.

(Orillia).

STUART STRATHY. General Manager. The General Manager having read the statement and made explanatory remarks thereon, referred to the improved profits, which were \$76,782.39 more than the year before. He also called attention to the growth of the Bank from its inception, which may be seen from the comparative statement appended to this report. In conclusion, he asked if any of the shareholders wished for further information regarding any of the items of the statement, upon which a general discussion ensued.

Mr. E. F. B. Johnston, K.C., explained the nature of the work done by the Committee referred to in the Report, and pointed out that the principle of checking the work of the Bank was carried out from the work of the juniors to the work of the General Manager.

On motion of the President, seconded by the Vice-President, the report was unanimously adopted. The By-law governing the number of Directors was amended, increasing the number from seven to eight, and

a By-law creating a Second Vice-President was passed. The customary resolutions of thanks to the Directors and Officers were duly passed.

The election of the Directors was then proceeded with, and the Scrutineers reported the following gentlemen duly elected to act as Directors for the ensuing year, viz.: C. D. Warren, Hon. J. R. Stratton, C. Kloepfer (Guelph), W. J. Sheppard (Waubaushene), C. S. Wilcox (Hamilton), E. F. B. Johnston, K.C., H. S. Strathy, J. B. Tudhope

The meeting then adjourned. At a subsequent meeting of the newly-elected Directors, Mr. C. D. Warren was re-elected President. Hon. J. R. Stratton Vice-President, and W. J. Sheppard Second Vice-President, by a unanimous vote.

The Following Comparative Statement will show the Progress of the Bank from its Inception: Dividends naid

					Loans, including	Total	Dividends paid
As on	Capital.	Rest.	Circulation.	Deposits.	Call Loans.	Assets.	since incorpora- tion of Bank.
May 31st.			\$ 271,000	\$ 578,000	\$ 971,000	\$ 1,208,000	\$ 24,236.78
1886	\$ 340,000	\$ 10,000	405,000	930,000	1,519,000	1,910,000	
1887	496,000	15,000	400,000	921,000	1,473,000	1,955,000	
1888	502,000	15,000	479,000	1,445,000	2,084,000	2,543,000	
1889	525,000	20,000	488,000	1,474,000	2,266,000	2,645,000	
1890	543,000	35,000	467,000	2,000,000	2,642,000	3,143,000	
1891	600,000	55,000	523,000	2,567,000	3,217,000	4,055,000	
1892	604,000	75,000	600,000	8,224,000	3,856,000	4,765,000	
1898	607,000	85,000	535,000	8,375,000	4,078,000	5,000,000	
1894	607,000	85,000	600,000	3,681,000	4,425,000	5,597,000	
1895	608,000	85,000	632,000	3,987,000	4,767,000	6,140,000	
1896	700,000	40,000	676,000	4,285,000	4,552,000	5,887,000	
1897	700,000	50,000	698,000	4,980,000			
1898	700,000	THE RESIDENCE OF THE PARTY OF T	681,000		5,136,000	6,825,000	
1899	700,000	70,000	987,000	5,661,000	6,057,000	7,638,000	
1900	1,000,000	150,000	1,192,000	6,528,000	7,426,000	9,177,000	
1901	1,344,000	250,000		7,672,000	7,654,000	10,846,000	
1902	1,350,000	350,000	1,838,000	8,890,000	8,800,000	12,295,000	
1903	1,500,000	450,000	1,439,000	10,882,000	11,097,000	14,760,000	
1904	2,000,000	700,000	1,869,000	13,311,000	14,591,000	18,573,000	
1905	2,997,000	1,100,000	2,111,000	15,310,000	18,019,000	22,330,000	
1906	3,000,000	1,250,000	2,310,000	20,491,000	22,935,000	27,973,000	
1907	4,322,000	1,900,000	2,924,000	23,728,000	26,609,000	33,000,000	304,330.03
Dec. 31, 1907,							
(7 months)	4,352,000	2,000,000	3,081,000	23,373,000	26,337,000	33,720,000	
1908	4,353,000	2,000,000	2,600,000	25,385,000	25,431,000	34,859,000	304,699.50
1909	4,354,500	*2,302,443	3,060,070	29,813,000	29,605,000	39,963,000	315,671.48
1910	4,354,500	*2,453,434	3,790,080	36,077,000	34,537,000	47,152,000	348,360.00
1911	4,354,500	*2,681,208	4,373,675	40,590,000	36,816,000	52,427,000	348,360.00
*Including	andivided pr	ofits.					

The Traders Bank of Canada, Toronto, 23rd January, 1912.

\$3,080,355.21 STUART STRATHY, General Manager.