Satisfactory Service assured to all Business Entrusted to this Bank.

Savings Department at Every Branch

REPORT OF THE FIFTY-FIFTH ANNUAL GENERAL MEETING.

The lifty-fifth annual meeting of the Stockholders of this Bank was held at their Banking House in Toronto, on January 11th, 1911. The Vice-President, W. G. Gooderham, took the chair. Thomas F. How, the General Manager, was requested to act as Secretary, and Messrs. George R. Hargraft and E. M. Chadwick wereappointed Scrutineers.

The following Report was then read :-The Directors of the Bank of Toronto beg to present their Report for the year ending 30th November, 1910, accompanied by a statement of the at fairs of the Bank on that date.

PROFIT AND LOSS ACCOUNT.

The balance at credit of Profit and Loss on 30th November, 1909, The Net Profits for the year, after making full provision for all bad and doubtful debts, and deducting expenses, interest accrued on deposits and rebate on current discounts, amounted

This sum has been appropriated as follows :-Dividends at ten per cent. \$400,000 00 Transferred to Officers' Pension Fund........ 15,000 00 Written off Bank Premises 48,751 36 Carried forward to next year 194,777 09 8658,528 45 The country has continued to make rapid progress, its population ha

largely increased, new sections have been developed, and general business conditions have been favorable. The Bank has shared in the prosperity consequent thereon, and has added to its active business as well as to its resources.

Eight new Branches have been opened during the year, making the total number eighty-five. The new offices are at Bredenbury, Churchbridge, Glenavon, Kipling, Montmartre and Vibank, in the Province of Saskatchewan, and at Porcupine, and the corner of Dundas and Talbot streets, London, in the Province

The Head Office of the Bank has occupied its present premises for fifty years, and during these years the business has largely outgrown the available accommodation. The Board has, therefore, had plans prepared for the erection of new offices at an advantageous site on King and Bay streets, and

building operations are about to be commenced. W. H. Beatty, the President of the Bank, having intimated to the Directors a desire to be relieved of the duties and responsibilities of his position as President, the Directors, with regret, complied with his request. Mr. Bentty has been a member of the Board for twenty-nine years, during twentyfour of which he served as Vice-President and five as President. Throughout those years he has been unremitting in active and faithful service to promote and safeguard the interests of the Bank. The Directors have pleasure in stating that he will continue to be a member of the Board.

To occupy the Presidency thus vacated the Board elected Mr. Coulson, who now retires from the position of General Manager. Mr. Coulson has served the Bank for the long period of fifty-four years, during the past thirty-four years of which he has, with singular ability and fidelity, performed the duties of General Manager. As President he will still be influential in directing the affairs of the Bank, and continue services which the Board re-

gard as invaluable. Mr. Henderson, also, after forty-two years' service in the Bank, is retiring from the position of Assistant General Manager, and the Directors purpose at this meeting to ask the Shareholders to elect him to a seat on the Board, where as a member of its executive his services to the Bank will be

To fill the position of General Manager the Board selected Thomas How, Manager of the Montreal Branch, and he has entered upon the duties

Your Directors believe that these changes will result in great advantage

The Head Office and Branches of the Bank have undergone the usual careful inspection.

In accordance with the regular practice in this Bank, a committee of three Directors have inspected the Cash, Securities and Loans at the Head Office, and have verified the figures of the statement presented to you. As a result of this examination they reported their belief that the accompanying statement truly represents the position of the Bank. All of which is respectfully submitted.

W. G. GOODERHAM, Vice-President.

194,777 09

GENERAL STATEMENT, 30TH NOVEMBER, 1910.

	fillrighter City Clean and the	asilenda	data (III) se factificado a Califfeir	
Notes in Circulation	30,994,296	90	4,018,580	
Balances due to other Banks	\$100,000	00	36,985,719 78,091	
Capital paid up	\$4,000,000	_	\$41,182,710	
Interest Accrued on Deposit Receipts and	186,909			

Balance of Profit and Loss Account carried

forward

Gold and Silver Coin on hand \$ 774,965 68 Dominion Notes on hand ... 5,006,928 00 - \$5,781,893 68 Notes of and Cheques on other Banks ... 1,833,133 41 Balance due from other banks Deposit With Dominion Government for security of Note Circulation Government, Municipal, Railway and other Debentures and Stocks .: 1.688,823 36 Call and Short Loans on Stocks and Bonds 3,738,062 68

Loans and Bills Discounted \$34,795,331 11 342,904 94 Loans to other Banks secured 40,399 23 Overdue Debts estimated loss provided for - 35,178,635 27

\$50,314,397 47 D. COULSON, General Manager.

The Report was adopted and By-laws were passed increasing the number of Directors to eleven, and authorizing the Directors to elect one of their number as Second Vice-President.

A motion was also passed tendering the President, Vice-President and Directors the hearty thanks of the Stockholders for their manugement of the affairs of the Bank during the year.

The following were elected Directors for the year :- William Henry Bentty, William George Gooderham, Robert Reford, Hon. Charles Smith Hyman, Robert Meighen, William Stone, John Macdonald, Lieut.-Col. Albert Edward Gooderham, Nicholas Bawlf, Duncan Coulson, Joseph Henderson. At a subsequent meeting of the new Board Dungan Courson was elected President, W. G. Gooderham Vice-President and Joseph Henderson Second

Modern Philanthropist. Chicago Record-Herald.

"Why are you sobbing, my Little I do not care to learn to fly,

"My pa's a millionaire philanthro-"Well, well ! That's nuthing to cry

"It ain't, nin't it? We s just pro-

mised to give me 85 to spend on

In One Piece.

I'd sooner stick to cozy noo-as: Then, when my time shall come to My friends can whisper with a sigh

How natural he looks

Campbell Bros'. Fur Sale. Christmas, provided I raise a similar | Rig bargains. Come early: A I chance to buy line furs theap.

REGARDING PHYSICAL CULT- The delightful comedy in which URE FOR THE FIREMEN.

Four Men Who Wish it May be Provided for Along This Line-In- m augural Meeting of Fire and Light Committee.

The inaugurat meeting of the nd light committee was held on brilay afternoon. The chairman, Civenes was in the chair, and the other members present were Alds. Fraser, Hoag, McCarthy, Free, Chief

Armstrong and City Clerk Sands, Chief Armstrong presented a report which was taken up by the committee. The chief stated that authority was given to sell one horse and purchase another in its place. The horse was sold and so far it has not been laced. This horse is also needed the ordinary work of the department, by the electrician and the chief, Au quences of his strenuous endeavors to thority was given to have the chemi-

cal waggon repaired and painted.

fire department by other departments one of the provincial cities. This caps of the cit; service I have to report the climax and Aunt Mary sends for that we are now carrying all the bose her lawyer to make a new will, diswe have except two lengths, on our owning her nephew. waggons; it will not be possible upply the hose required. The lowing amount of hose was used by where he meets Betty, the sister of the other departments last year; his chum and falls in love with her Board of works, 7,600 feet; light, As it is near the anniversary of her heat and power department; 1,600 ft.; birth, the boys decide to give her a property committee, 350 feet, and wa- grand dinner, when a telegram is reterworks 200 feet, or a total of 9,750 ceived, appraising "Jack" that feet, while the fire department only aunt is on her way to the city. This used 8,400 feet during the year. I is a genuine surprise until someone

with hose as in the past. As regards the purchasing of a welcomed by Betty. Presently the new horse for the fire department, on loys return and "Jack" profuse in Bishop of Ontario will preach to-mormotion of Ald. Fraser, Alds. Fair and his welcome, states that the prepara- row evening. McCarthy were appointed to act with tions she observes for a grand dinner St. Andrew's-Rev. John Mackie, D.

ed by the department.

other departments, Ald. Hong pointed the parks, until she is so impressed int meeting. Free public reading out that the matter had been discuss. that she concludes to remain in New room every afternoon, except Sunday, ed on several organions, but no action York, anyway for two or three weeks. 3 to 5 o'clock. All are cordially inhad been taken. He beld that the board of works should have its own hose. The board could purchase the old hose from the department which Dr. R. E. Sparks Also Asks About was not good for fire purposes, but which would be suitable for the work Kingston, Jan. 13 .- (To the direquired to be done by the board of tor): The word of "a disappointed

agreed that it would not be a good strikes a sympathetic chord in the

matter can be arranged.

.A., presented at the inaugural meeting of the council, requesting that the the club got a slight discount, sufficifiremen attend classes in physical cul- cut to pay for printing. We have a ture at the Y.M.C.A., the city to pay bountiful supply of talent in our for the cost of the same, was read, midst. Recently, Prof. Skelton ad but after some discussion, it was de-

this age. He also pointed out that Board of Trade,-R. E. SPARKS. I some people had an idea that a fireman had a great deal of idle time. This was a mistaken idea. When it was convenient ladder drills were held. 17 The men looking after the horses had plenty of work, to attend to, also the from the different committees showed Lord, I Will Praise Thee." Solos, engineer and electrician, while every that all had been taking an active. "In Thee I Trust," Miss Gertrude He would not say, however, that the The treasurer's report showed a snug Ardelle Elder. work at the Y.M.C.A. would not be a

Ald. Fraser was of the opinion that cers for 1911 resulted as follows: the firemen secured exercise enough. Hon. Pres., Rev. A. P. Mershon; preceded by matins, 11 o'clock. Preach life, having resided as boarder at the The younger men might like to take Hon. vice-presidents, Miss Annie er, the Bishop of Ontario. Sunday House of Providence for the last live the classes, but he thought the older Bourne, John Veale; president, Robert school, 3 p.m. Bible class, 3.15 p. years. She is survived by five broth-

take the classes.

The chairman remarked that he would like to give the men a chance to have the classes, if they so desired, It was finally decided, on motion of -\$14,235,762 20 Ald. McCarthy that no action be

cussion relative to the light, heat and power committee having charge of the location of the lights, as has heavier foods. Sunkist Oranges are been proposed. The only point rought out was that the fire chief should have something to say as regards where the new lights would be

The whole question is to be taken up at a joint meeting of the light, heat and power' committee and the fire and light committee.

The fire's chief -informed the committee that a new ladder truck would have to be purchased this year, and arrangements will be made later on to

Are Coming to Kingston. The ladies of Kingston will be given treat from Jan. 18th to 28th. by Ogilvie's professional demonstrators giving free cooking lessons in Bijou theatre each afternoon, at 2.30 sharp, in connection with the famous Royal Household Flour. All the ladies wel-

Attend Robertson Bros' china sale; twenty per cent. off. So perfectly do French chemists imi-tate rubies that Paris pawabrokers refuse to take any chances with genu-rent ones. See King's menuglor Sunday. Page 5

GRAND OPERA HOUSE. May Robson in "The Rejuvenation of Aunt Mary."

Miss May Robern has achieved such a. distinguished success in the past two years, not alone in America but Europe, comes to the Grand, oh hursday, Jan 19th Her efigagement at Terry's Theatre in London for three weeks wits extended to three months, and the press are unanimous in praise of Miss Robson's acting. One of the most critical of the London journals

gives a long review of the play. "The Rejuvenation of Aunt Mary" is in three acts. The first is located in the village home of the aunt, the second in New York city. The theme of the play, parratively, concerns a nephew and his escapades in New York, while attending college. During his spell of repentance he appeals to his aunt to assist him out of his troubles, making plausible excuses for his back-sliding. The ultimate consebe a hale-fellow well met, his thrashng of a cab driver for a direct or fancied insult and a breach of promise

"Jack," her nephew, goes to New York to live with a college chum, would, therefore, ask that the com- appraises him that his aunt was told mittee notify the other departments that he had the measles in order to that we are unable to supply them 'cep her away. Aunt. Mary arrives, the young men are away and she is W. Nicholfs, V.S., in an endeavor to vas arranged to welcome her to the D. Morning service, at 11 o'clock. city; that he has recovered from the Evening service at 7 o'clock. Students Tenders will be called for the neces. measles and was quite well. After the and strangers welcome.

LETTERS TO THE EDITOR.

the Canadian Club.

member" of the Canadian Club, in yes-All the members of the committee terday's issue of the Whig, no doubt, 'ushering in of the cold weather and The matter is one which has been evenings are already too fully occu- all services. given a great deal of discussion. It pied. Then why not do as is done in St. Paul's-Morning prayer and holy topic of interest to the club.

The chairman was given the usual The matter of expense need not be power to secure any supplies necessary burdensome. The writer happened to up to the amount of \$20, without con- Le in Ottawa, when the Canadian Club intertained no less a guest than Gen-The communication from the Y.M. eral Sir Baden-Powell. The lunch tickets were only fifty cents each and dressed the Board of Trade upon a Chief Armstrong pointed out, for Immigration." The address was in-Chief Armstrong pointed out, for Immigration." The address was inthe information of the members, that tensely interesting and instructive
out of the fourteen firemen on the declaration and might as well have been enjoyed
nesday, 8 p.m. Good music. Everyone for twenty minutes before the serming.

This part of the service will be in p.m.; prayer and praise service. Wednesday, 8 p.m. Good music. Everyone for twenty minutes before the serming.

This part of the service will be in nesday, 8 p.m. Good music. Everyone for the service will be in nesday, 8 p.m. Good music. Everyone for the service will be in nesday, 8 p.m. Good music. Everyone for the service will be in nesday, 8 p.m. Good music. Everyone for the service will be in nesday, 8 p.m. Good music. partment there were eight passed thir, by 100 or 150 club members as by tweight years of age, and six below twenty or twenty-five members of the

had been paid. The election of offi- day after the Epiphany. Holy com- highly esteemed by all who knew her. little sum on hand after all accounts

9.131,686 99 men would not care much about it. H. Treneer, vice-president, Miss Vio- I. Baptisms, 4.15 p.m. Evensong, 7 ers. Hugh, Alexander and George, of Asked if the Toronto firemen went let Holland; secretary, Fred. J. Wil- o'clock. Preacher, the Dean of On- this city, John, of Los Angeles, Cal., \$50,314,397 47 in for this work, Chief Armstrong said son; treasurer, Miss. L. Thompson; or tario, fourth special sermon to stu- and James, of Sand Beach, Mich. The graist, Miss A. Babcock; convener of dents, subject, "Christ's Appeal to funeral will take place from the House The chief said that there would like prayer meeting committee, Miss Ella the Individual." ly be four men who would like to Porter; convener missionary commit- Chalmers, Presbyterian, corner Bar- clock, to St. Mary's cathedral, where tee. Miss Elsie Mackenzie; convener rie and Earl streets-Rev. M. Mac- a solemn libera will be sung. There It was stated that the cost for the look-out committee, Miss Ethel Mc gillivray. D.D., pastor. Services, II will be a mass sung in the cathedral classes would be 85 per year for each | Namee; convener social, flower and 7 p.m. Sunday school and on Monday morning, at 7.30 o'clock, visiting committee, Miss-Eva Porter.

Special Sale of Oranges. The largest shipment of oranges ever made into this territory has been rereived for the special Sunkist sale next week. Sunkist Oranges are pecially fine at this time of the year. They are a pleasant diversion from other fruits and take the place of seedless and young and old can eat all ages and conditions,

Transfer of Railway.

The formal transfer of the Buffalo Lockport & Rochester railway to the Beebe interests has been made. It announced that the new owners have provided for double tracking of fiftyfive miles of the road within a short a which J. M. Campbell, formerly of kingston was interested.

10 days and coffee

ills begin to leave.

"There's a Reason"

A Few of the Good Things at Abernethy's Shoe Sale

1/4 Off

Abernethy's Shoe Store

ON SUNDAY.

There Will be Interesting Themes Considered in the Pulpits-The Gospel Message to All Peoples.

St. John's church, Portsmouth-The

sary uniform clothing and caps need. (inner the boys, guided by the advice | First Church of Christ, Scientistof "Jack," takes Aunt Mary for an Sunday services, 11 a.m.; subject, As regards the using of the hose by automobile ride around the city and "Life." Wednesday evening, testimonvited to the services and the reading

First Baptist church-Rev. Douglas Laing, pastor, at both services, 11 a.m., "Christ's Return to His Father a Cause For Joy and Faith." 7 p. m., 'Christ, the Door of Life." Bible school, 2.45 p.m. Students and strangers cordially invited to all the

Cooke's Presbyterian church, Brock policy to allow a hose to be taken off minds of many others. Ever since the street-The pastor, Rev. W. S. Mc-Tavish, Ph.D., will preach at both It was finally decided, upon motion long evenings, I have wondered why services. Sunday school and Bible of Ald. McCarthy, to recommend that the club did not bring on something classes, 3 p.m. Young People's meetno hose be loaned to any of the com- in the way of entertainment or in ing, 8.15 p.m. Prayer meeting, Wedstruction or both. With many, the pesday, 8 p.m. Strangers welcome at

was stated that Ald. Rigney, last other cities, have a midday lunch fol- communion. 11 o'clock; Sunday year chairman of the fire and light lowed by an address? Most business school and Bible classes, 3 p.m.; even-committee, now chairman of the board and professional men could arrange to ing prayer, 7 o'clock. Preacher at of works, is in favor of having the spend a couple of hours upon a day both services, Rev. William Fitzgerald, board of works have hose of its own, which was not a market day, to take M.A. Monday, 7.15 p.m., teachers' so it is altogether likely that the lunch and listen to an address upon a class; Monday, 8 p.m., A.Y.P.A.; Tuesday evening, men's class.

Bethel Congregational, corner Barrie and Johnson streets, a church for the worship of God by all the people. Rev. A. P. Mershon, minister, 11 a.m., "How God is in Pawn"; 3 p.m., Sunday school; 7 p.m., "Lost in the World. Seats free to all. Music in song and solo. Strangers welcome.

Princess street Methodist church-Rev. Frederick H. Sproule, B.A., pastor, will preach at both services, 11 boys; evening worship, 7 o'clock. invited and made welcome at all ser-

Sydenham street Methodist churchvices at 11 a.m. and 7 p.m. Bible home of Mrs. F. MacCallum, 113 The Y.P.S.C.E., of Bethel Congrega- school, 2.45 p.m. Special invitation Alfred street; prayer service and teachtional church held its annual busi- to strangers and students. Music, ers' training class, Wednesday, 8 p.m. ness meeting, last evening. Reports anthems, "The Lord Is My Rock," "O Rev. E. LeRoy Rice, B.A., pastor. member of the department was active. interest in the affairs of the society. Laidley, "Ever Safe With Thee," Miss

munion, 8 a.m. Choral celebration, She fived a very quiet and reserved

adult organized Bible class, 3 p.m. for the happy repose of her soul. Prayer meeting: Wednesday, 7.30 p.m. Annual meeting of Chalmers' club, Monday, 7.30 p.m. Students and Smith's Falls News.

E. Bourke, B.D., pastor. Il a.m., Roy doctor is of a most attractive per-Pounder-will preach, subject, "Strength sonality and his discourses were masto Do All Things": 7 p.m., Professor terpieces of careful thought and Bibli Dall, of Queen's University, will en research. them freely as they are beneficial to preach; 10 a.m., class meeting; 3 p.m., Sunday school and Bible classes Monday, 8 p.m., Y.P.S.; Wednesday, S p.m., prayer meeting. Strangers made welcome at all the services, St. James' church, corner Union and Arch streets-Ven. J. Ker McMorine, M.A., D.D., rector; Rev. T. W. Savlary, B.A., vicar, the parsonage, 152 Barrie street. Second Sunday after the Epiphany. Il a.m., morning praytime and a complete signal system er and holy communion, preacher, will be installed. This is the railway Rev. Canon O'Meara, LL.D., principal of Wycliffe College, Toronto. 3 p.m., Sunday school and Bible classes 7 p.m., evening prayer and sermon, preacher, Rev. Principal O'Meara. Queen street Methodist church-Rev. ichary anniversary. Rev. James be the best thing for him.

Henderson, D.D., pastor of Dominion church, Ottawa-the noted pulpit orator-will preach morning and even. Ten to fifty per cent. discount on all ing. 10 n.m., class meeting; 2.30 p. manufactured fors. ing. 10 a.m., class meeting; 2.30 p.
m., Young Men's Club and adult Bible
class; 2.45 p.m. Sunday school and
Bible classes. Music: Morning anthem,
The Lord Is Exalted"; Mrs. Evans
will sing at the morning service. Ev.
ening anthem, "Send Out Thy Light"
dwet, Mesers. Shen and Trimble,
First Congregational clausch, corner
Wellington and Johnson streets—Mornother map.

AMBERT, - Merchant Tailor

Don't you need a pair of Trousers. Our cut of Trousers gives general satisfaction and we would like to make a pair for you.

We have a special line of Grey Worsted Stripes which we can

Thos. Lambert, 157 Princess Street



most choice goods shown this season, at half price :--\$8.50 Coats for \$4.25. \$9.00 Coats for \$1.50 \$10.00 Coats for \$5.00 \$12.50 Conta for \$6.25 \$15.00 Coats for \$7,50

few days it will be too late. D. M. SPENCE,

For Coat Bargains come now-in a

The Leading Millinery Store.

ing worship, 11 o'clock, subject, The Chivalry of Moses," a sermon to the It Is to Be a Christian. Sunday school and Bible class, 3 p.m.; Young The minister will conduct both ser- People's Society, Monday evening, at

The Late Miss Darragh.

'Miss Jane Darragh died on Friday, Jan. 13th, after a brief illness from St. George's cathedral-Second Sun- heart-trouble. The deceased was very of Providence on Sunday at - 2.30 of

Prof. Jordan in Smith's Falls. strangers cordially invited to all the Rev. W. G. Jordan, D.D., of Queen's University, Kingston, preached anni-Brock and Montreal streets-Rev. T. last Sunday to large, audiences. The TOOTHACHE HEADACHE SHEUMATISM

> Firement Had a Run. At 5.22 o'clock, yesterday afternoon. Jains coming from the ners. the firemen were given a run to the store of Miss M. Richardson, Wellington street, between Princess and Brock streets. By accident, some person dropped a match in some hair goods; with the usual result. The damage

Given Two Months. Two months in jail was the sentence imposed upon a young man in FOR Health police court, to-day, because he was found guilty of vagrancy. He has been before the court before and it S. Sellery, M.A., B.D., pastor. Mis was thought a term in jail would

Campbell Bros'. Fur Sale.

Wellington and Johnson streets-Morn- lother man.

'Phone us your Drug Store

Your order will receive the same prompt and careful attention as though you came to our store in person.

We deliver your goods promptly and guarantee satisfaction or cheerfully refund

Telephone 82.

Branch Post Office.

CURTL INSTANCE WITH

This wonderful remegy which semoves instantly

PRICE: 25 CENTS If your druggest has not 't. - ye to Lyons' Cut Rate Drug Stores

8 Bleury St., Montreal

Sole Agents for Canada.

Drink McCarthey's Ale and Porter. It's the

Agent, R.J. LAWLER

Wood's Phosphodina