

THE STANDARD BANK OF CANADA

Satisfactory Service assured to all Business Entrusted to this Bank.

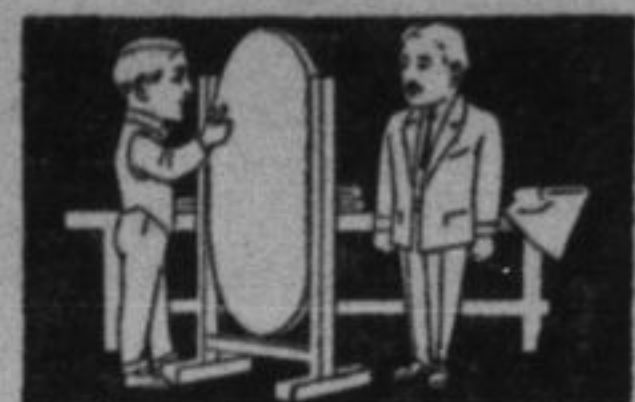
Savings Department at Every Branch

T. LAMBERT, Merchant Tailor

Black Suits and Blue Suits are always worn and are always in style. Blue Worsteds and Blue Chevots are good for either business or semi-dress wear. We have just received a nice assortment of these goods, which are of very good quality and fast colors. The prices are very moderate, beginning at \$20.00 a Suit. We have also a nice lot of Trousers, excellent goods, which we can make up for \$4.50. We would be glad to have you call and see these goods whether you buy or not.

Thos. Lambert, 157 Princess Street

At Our Low Prices



ON EXCLUSIVE FABRICS

Many men have felt they could afford a Second Winter Suit. Why not you? Looking does not obligate you to buy, so come in and see how little it will cost you to finish the season with a swell suit, cut and fitted by us, and made from the nice selection of fabrics still left.

Crawford & Walsh

Leading Tailors. Princess & Bagot Sts

THE STANDARD BANK OF CANADA

The Thirty-sixth Annual Meeting of the Standard Bank of Canada was held at the Head Office of the Bank, corner Jordan and Wellington Streets, on Wednesday, February 15th, 1911, at 12 o'clock.

Amongst those present were:—W. F. Cowan, J. Neelands, C. M. Gorton, G. P. Schofield, T. H. Wood, W. C. Harvey, W. Francis, K. C. J. H. Van Norman, H. Langlois, F. W. Cowan, W. Crocker, A. Bog, Dr. Kaiser, C. A. Denison, W. F. Allen, Henry Swan, J. S. Loudon, W. W. Tamblin, T. H. McMillan, J. K. Niven, E. Gunther, Dr. Chas. O'Reilly, J. M. Clark, F. P. Roger and Geo. H. McLaren.

On motion the President, Mr. W. F. Cowan, occupied the chair, and Mr. G. P. Schofield, the General Manager, acted as Secretary to the meeting.

The following Report was submitted:—Your Directors have pleasure in presenting to the Shareholders the Thirty-sixth Annual Report of the affairs of the Bank for the year ending 31st January, 1911.

The net profits, after making the usual provision for Bad and Doubtful Debts, Rebate of Interest on unmatured Bills under discount Exchange, etc., amount to \$373,298.25, being at the rate of 18.68 per cent. on the Paid-up Capital of the Bank for the year. This amount, together with the balance carried forward from last year, makes the sum of \$427,282.48.

This has been appropriated as follows:—

Four Quarterly Dividends at the rate of 12 per cent. per annum	\$240,000 00
Transferred to Officers' Pension Fund	7,500 00
Written off Bank Premises	25,000 00
Transferred to Reserve Fund	100,000 00
Balance of Profit and Loss Account carried forward	54,782 48
Total	\$427,282 48

During the year Branches of the Bank have been opened in the Province of Ontario at Dovercourt Road, College Street, Avenue Road and McCaul Street, in the City of Toronto; at Trenton, Nestleton Station, Camden East and Dundas; in Saskatchewan at Halbrite, Goodwater, Lajord, Kronau, Midale and Maidstone, and in Alberta, at Calgary.

The Head Office and Branches have received the usual thorough inspection during the year, and the Staff have discharged their duties satisfactorily.

W. F. COWAN, President.

GENERAL STATEMENT

LIABILITIES.	
Notes in circulation	\$1,967,102.00
Deposits bearing interest (including interest accrued to date)	\$22,928,860.08
Deposits not bearing interest	2,484,643.09
Former dividends unclaimed	18.00
Dividend No. 81, payable 1st February, 1911	60,000.00
Due to other Banks in Canada	370,148.28
Total	\$28,810,771.45
ASSETS.	
Capital	\$2,000,000.00
Reserve Fund	2,500,000.00
Rebate of interest on bills discounted	61,774.21
Balance of Profit and Loss Account carried forward	54,782.48
Total	\$4,616,556.69
Total	\$33,427,328.14

ASSETS.	
Gold and Silver Coin	\$ 519,659.35
Dominion notes, legal tenders	2,564,925.00
Total	\$ 3,084,584.35
Notes of and cheques on other Banks	1,029,242.01
Due from other Banks—	
in Canada	280,229.07
in United States	178,785.68
in Great Britain	20,572.17
Dominion Government and other first-class Bonds	2,910,243.84
Loans on call on Government, Municipal and other bonds and stocks	1,728,591.00
Total	\$9,232,348.12
Deposit with Dominion Government for security of note circulation	100,000.00
Bills discounted and advances current	23,025,354.46
Loans to other Banks in Canada, secured	179,316.18
Notes and bills overdue (estimated loss provided for)	61,292.45
Bank Premises	677,962.32
Real Estate other than Bank Premises	27,039.40
Other Assets not included under the foregoing	124,013.21
Total	\$33,427,328.14

GEO. P. SCHOLFIELD, General Manager.

Toronto, 31st January, 1911.

In reviewing the Report and Statement the President referred to the steady and continued progress made by the Bank during the year, special attention being called to the healthy increase shown in all departments. The usual Resolutions were passed, and the following Directors were elected for the ensuing year:—W. F. Cowan, Frederick Wylde, W. F. Allen, W. R. Johnston, Wellington Francis, K.C.; F. W. Cowan, H. Langlois and T. H. McMillan.

At a subsequent meeting of the Directors, Mr. W. F. Cowan was re-elected President and Mr. Frederick Wylde Vice-President.

CHURCH SERVICES

THE FILLING OF THE PULPITS ON SUNDAY.

There will be interesting Themes Considered in the Pulpits—The Gospel Message to All Peoples.

Zion church—Prof. Dall, of Queen's preaches at 11 a.m., and Rev. J. W. H. Milne, of Ottawa, at 7 p.m. Grant Hall, Queen's University—College service, conducted by Rev. J. W. H. Milne, B.A., of Ottawa, will be held at 3 p.m. First Baptist church—Rev. Douglas Laing, pastor, at both services, 11 a.m., "The Salt of the Earth," 7 p.m., "The Backslider Healed." Bible school, at 2:45 p.m. Students and strangers cordially invited to all the services.

First Church of Christ, Scientist—Sunday services, 11 a.m., subject, "Mind." Wednesday evening, testimonial meeting. Free public reading-room every afternoon, except Sunday, 3 to 5 o'clock. All are cordially invited to the services and the reading-room.

St. Andrew's—The celebration of the twenty-first anniversary of the dedication of the present church, of the 107th of St. Andrew's, Services, 11 a.m. and 7 p.m. Special preacher at both services, Rev. Andrew Robertson, B.D., of St. James' Square church, Toronto. Soloist at morning service, Francis Fischer Powers, of New York. At evening service, Miss Mona Knight. Cooke's Presbyterian church, Brock street—The pastor, Rev. W. S. MacFavish, Ph.D., will conduct the morning service, and Rev. J. D. Hyrnes, B.D., superintendent of missions in New Ontario, the evening service. Sunday school and Bible class, at 3 p.m. Presbyterian Guild, 8:15 p.m. Prayer meeting on Wednesday at 8 p.m. Strangers courteously welcomed.

Sydenham street Methodist church—Missionary Day, 11 a.m., Rev. J. C. Speer, D.D., 2:15 p.m., Bible school, 7 p.m., F. E. O'Flynn, B.A., K.C., will speak on Canadian Problems. Strangers and students invited. Music: Anthems, "Arioso Shine For Thy Light is Come"; "O Lord I Will Praise Thee"; "O Come Emmanuel"; duet, "Love Divine," Mrs. Jas. Small and Harold Angrove.

St. George's Cathedral—Sexagesima Sunday; holy communion, 8 a.m., choral celebration, preceded by matins, 11 o'clock; preacher, the Bishop of Ontario; Sunday school, 3 p.m.; Bible class, 3:15 p.m.; baptisms, 4:15 p.m.; evensong, 7 o'clock. Fifth of several sermons to students, subject, "Christ and the Church," preacher, the Dean of Ontario.

Chalmers Presbyterian, corner Barrie and Earl streets—Rev. M. Macquillivar, D.D., pastor. Services, 11 a.m., Rev. J. D. Hyrnes, B.D., superintendent of missions for North Ontario, will preach; 7 p.m., the pastor, "The Contest of Mount Carmel—Appeal to the Facts"; Sunday school and Bible class, 2 p.m.; prayer meeting, Wednesday, 7:30 p.m. Students and strangers cordially invited to all the services.

St. James church, corner Union and Arch streets—Ven. J. Ker McMorine, M.A., D.D., rector; Rev. T. W. Savary, B.A., vicar, the parsonage, corner Union and Barrie streets. Sexagesima Sunday, 11 a.m., morning prayer and holy communion; sermon subject, "Prayer Book Development." 3 p.m., Sunday school and Bible classes, 7 p.m., evening prayer and sermon, "The Unknown Apostles—James and Jude."

Queen Street Methodist church—Rev. S. Sellery, M.A., B.D., pastor. Missionary field day, 10 a.m., class meeting, 11 a.m., the pastor, subject, "The Great Commission, What Will You Do About It?" 7 p.m., Rev. J. C. Speer, D.D., one of Toronto's ablest preachers, 2:30 p.m., Young Men's Club, and 8 p.m., Bible class, 2:45 p.m., Sunday school and Bible class. Music: Anthems, "Come Ye Disconsolate," "Hark, Hark, My Soul," solos by Mrs. Evans and Mr. Shea. A cordial invitation to all.

Bethel Congregational church, Barrie and Johnson streets—Rev. Allison P. Mershon, minister. A world-wide day, 11 a.m., "Thinking By Continents," sermon by the pastor; 3 p.m., Sunday school for all; George Mills, superintendent, completion of the hospital offering; 7 p.m., address by George E. Williams, Montreal, of the Layman's Missionary Movement. Men especially invited. The chorus choir and male quartette will sing.

Princess street Methodist church—The pastor, Rev. Frederick H. Sproule, R.A., Junior Endeavor 10 a.m.; Sunday, Sabbath school, 2:45 p.m.; Epworth League, Monday, 8 p.m.; prayer and praise service, Wednesday, 8 p.m. Everyone welcome at all services. Layman's Missionary Anniversary, morning speaker, F. E. O'Flynn, K.C., Belleville; evening speaker, Gordon Putnam, Merrickville. Evening music, male chorus and solo by E. F. Trimble, secretary of Y.M.C.A.

Brock street Methodist church, corner Brock and Montreal streets—Rev. T. E. Bourke, B.D., pastor. 11 a.m., Mr. Putnam, Merrickville, will preach 7 p.m., the pastor will preach. 10 a.m. class meeting, 3 p.m., Sunday school and Bible classes. Monday, 8 p.m., Y.P.S. Wednesday, 8 p.m., prayer meeting. Strangers made welcome at all the services. Music: Anthems, "Sing and Rejoice," "Come Unto Me All Ye That Labor," "Solo," "Lord Correct Me," "Miss Davis' 'The Ninety and Nine,'" "Mr. Hodges' Quartets," "One Sweetly Solemn Thought," Misses Davis and Pearsall, Messrs. Belding and Hodge.

"Twas a Hard Winter." One of the passengers going over to the Cape, yesterday, via the stage, remarked that he remembered quite a few years ago going over to the Cape on March 1st, and returning on the 31st. He went all the way over the ice, which was in good condition.

There's a whole lot of safety in not putting yourself in the way of temptation.

"Buy Talcum powder," Gibson's. We ought to lift it before we question the weight of the other man's burden.

"Buxton protector," Gibson's. If the golden rule applies, the person would be conspicuous by its absence.

THE PUBLIC INDIFFERENT

To the Reformation of the Prison Convict.

In an address before the Canadian club, of Belleville, on Friday evening, W. P. Archibald, Dominion parole officer, declared that nothing but a genuine love, born of Christ, could sustain a man in this nature of work, and without it a man had better keep his hands off the work of up-lifting discharged prisoners. "I do not believe in a machine type of professional charity for the discharged or paroled prisoners," Mr. Archibald said. "What is needed is the opportunity created to earn an honest living. A helpful environment bridges the gulf generally made by the man himself by his anti-social act in the commission of the offence. The gross ignorance of society concerning the inmates and the administration of our penitentiaries merits just and severe criticism, and the cause is to be sought, not found in the almost universal indifference of the general public in the reformation of the convict. Self-interest, if no higher motive, would seem to demand a study of the prison systems of our country, but the public is only anxious to spend the wealth of the nation in punishing offenders and gives but little heed to reformation methods.

"A helpful sign for the future," said Mr. Archibald, "is in the fact that our penitentiaries are seeking to reform men by teaching them useful vocations and in giving them a chance to earn an honest living on their discharge from prison. I am satisfied that there are many men in our penal institutions who, when weighed in the balance of God, will not find as much in the scales as against them as society would have us believe. They are, there as a result of a bad environment, or a lack of opportunity, or through a failure at a moment of weakness or passion to be true to their better selves. "There is a class of criminals (not a large percentage, by any means) who are determined to live and thrive by crime. I would that the law would reach this class by some act which would hold these criminals till they are willing to go out and become law-abiding under a parole supervision, where they could be immediately returned if found in any criminal occupation."

Prelates to Attend.

Many of the archbishops and bishops of Canada will be present in Ottawa next week for the enthronement of Archbishop Gauthier. Those who have signified their intentions of being present are Archbishop Beig, of Quebec; Bruchet, of Montreal; McCarthy, Halifax; Langvein, of St. Boniface; Bishop O'Connor, of Peterboro; Brault, of Nicolet; Eault, of Valleyfield; Scotland, of Sault Ste. Marie; Macdonell, of Alexandria; Casey, of St. John; Gabriel, of Ogdensburg, N. Y.; Tarocque, of Sherbrooke; Archambault, of Joliette; Fallon, of London.

Roads in Bad Shape.

As the result of the rain, on Friday, some of the roads in the country are in a terrible condition. Pitch holes are as numerous on some of the roadways as they are on Princess street on a summer's day. No more need be said. Yesterday several citizens had the snow removed from their yards, to prevent a flood in case of a continued thaw. Yesterday afternoon met. were engaged in clearing away the snow from around the platform at the Kingston & Pembroke railway station.

Snow at Cricket Field.

Have you seen the cricket field, within in the past few days? It has been made a dumping ground for all the snow removed from the streets and from other places as well, and as a result there are big piles of the "beautiful" to be seen. Baseball fans do not like to pass this popular resort and see the diamond covered over with snow. They think that it will keep the weather man very busy to get the field cleared in time for the empire to cry "play ball."

"Daffodils," 30c. the dozen Purdy's, Friday and Saturday.

Beginning March 1st, Watertown will have its milk and meat supply regularly inspected by a competent inspector, who shall also act as veterinary inspector at a salary of \$1,000 a year.

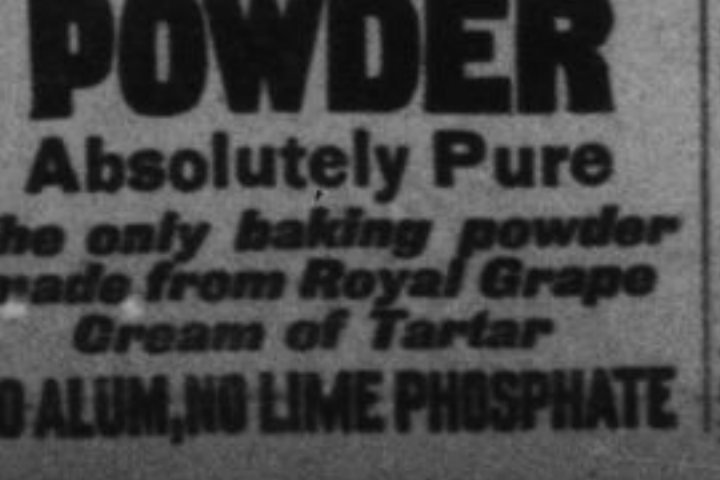
No person of experience will praise February until the very last minute of the last hour of the last day. There is no knowing what weather wallops it has up its sleeve.

Case Vincent has organized a Board of Trade, with the following officers:—President, John R. Kilborn; secretary, G. Leslie Buffham; treasurer, Alfred I. Dezenreml.

Muskrats and crows were seen at Kingston Mills, on Friday. Spring is at hand, so it would seem.

McAuley has had his hair cut, and the motor boat man says this is a sure sign of spring.

Makes Home Baking Easy



Absolutely Pure The only baking powder made from Royal Grape Cream of Tartar NO ALUM, NO LIME PHOSPHATE

Abernethy's Saturday Bargains

3.75 1 lot Men's Tan Bluchers up-to-date \$5 values,

3.75 1.98 Men's Good Working Bluchers, all sizes, 1.98

2 for 5c 1000 tins of

Black Shoe Polish Regular 10c. Saturday 2 for 5c

2.49 1 lot of Women's \$3.50 Fine Shoes for

2.49 98c. 1 lot Child's Calf Bluchers Regular \$1.25, for 98c.

ABERNETHY'S

YACHTMEN AGREE

THAT RECIPROcity WOULD BE A GOOD THING.

Kingston Club Representatives Were Royally Entertained at the Crescent Banquet at Watertown, N.Y.

The Watertown Times report of the recent Yacht Club banquet in that city contains the following references to the Kingston visitors. "Besides the Crescentites there were present a goodly bunch of nautical men from the ancient and honorable municipality of Kingston. And their coming added much to the joy of the occasion, cementing more strongly, if such can be, the bonds of good fellowship and good sportsmanship that have long linked the fresh water mariners of this town and that. Their welcome to the festivities was characterized by Crescent cordiality and their response to the greeting was wholesome and whole-hearted. The Kingston guests included I. E. Martin, commodore of the Kingston Yacht Club; Vice-Commodore W. E. Kent, ex-Commodore Frank Strange, Dr. Alexander Richardson, J. Newlands, Frank Wray, Francis Macneil and Winthrop Sears.

Mayor Francis M. Hugo was presented to extend an official welcome to the visitors. The mayor said it was specially gratifying to him to welcome the Kingstonians, explaining that Kingston was the city of his birth, and the mayor added, "I can go back if it's necessary."

He said the recovering of the George was not so important as continuing the good feeling existing between the yachtsmen of this city and the lake front cities of Ontario.

Commodore Martin, of the Kingston Yacht Club, was presented to respond to the welcome. He expressed the pleasure he experienced in receiving the invitation to attend the banquet, he referred to the extent of the kind feeling prevalent among the Kingston yachtsmen for the Crescent men and said it was with no little difficulty that the entire Kingston club was prevented from coming to Watertown to enjoy the festivities.

"The rivalry that has brought us together and the development of our sporting relations is due in large degree to the handsome cup which one of your citizens, Mr. George, presented or competition by the clubs of Lake Ontario."

Speaking further of the cup, Mr. Martin said if Kingston had voted on the proposition they would have had the trophy go back to Watertown rather than so far away to Toronto.

Commodore Martin spoke of the use of American flags in the banquet hall and commended the spirit of patriotism he had always noticed in Americans. This, he said, could well be emulated by all Canadians and British subjects. He referred to the proposed reciprocity treaty and among other things said that if the treaty becomes effective the greater trade relations and commercial dealings will be welcomed by the Canadian people.

Lieut. Col. Frank Strange, former commodore of the Kingston club, was presented. He said that yachting had already done what reciprocity would do. He referred to the good feeling that had been generated through the activities of the yachtsmen of Watertown and Kingston and said he hoped that spirit would be developed and strengthened in the years to come.

Col. Strange then favored the guests with an excellently rendered solo, singing "Dreaming." He was enthusiastically encored and responded with a humorous selection, entitled, "The Big Pipe," in which a capital imitation of the playing of the colonel, assisted by the other visitors from Kingston.

Dr. A. V. Richardson, of Kingston, spoke briefly, adding a few words of appreciation for the hospitality extended to him and his friends from Kingston, and then took up the reciprocity question, declaring after a thorough exposition of his view of the proposition that the thinking people of both countries are ready for ratifying it.

The Trusts and Guarantee company, limited, Toronto, are applying for letters of administration to the estate of the late Martha Larter, of the town of Grenfell, Sask., who died on or about September 30th, 1910. The estate consists of real estate in Toronto, insurance, and cash in bank.

Stock Taking Sales

All Winter Goods Must Go

NOTE THE FOLLOWING

Nine fifty choice Coats, latest styles, in Black and Fancy Tweeds, sizes 34, 36, 37. Regular prices, \$9.00 to \$15.00. NOW HALF PRICE.

Children's and Girls' Coats, latest styles in Navy, Br wn, Grey and Myrtle, sizes 4 to 14 years. Regular prices, \$2.25 to \$4.50. NOW HALF PRICE.

Ladies' Black and White Silk Waists. Regular, \$2.25 to \$6.00. NOW HALF PRICE.

D. M. SPENCE, The Leading Millinery Store.

A GARBAGE SYSTEM

IT WAS DECIDED TO ADOPT THE PLAN

Submitted at Recent Meeting of Committee by Ald. Toye—Local Men Offer to Remove Garbage for \$1,000 a Year.

Kingston will have a garbage system this summer, if the plan mapped out by the garbage committee, on Friday afternoon, is carried out.

The plan decided upon was that of the one placed before the committee, at a recent meeting, by the chairman, Ald. Toye, when the latter announced that he had secured a couple of gentlemen, who were willing to collect the garbage from all over the city for the sum of \$1,000 a year, provide the necessary vehicles for the removal, and to abide by the rules and regulations in regard to the work as set down by the city. Under this system, the expense incurred will be the figure mentioned, and in addition, the salary of an inspector, as it will be necessary to have one in order to see that the work is done properly. At yesterday's meeting, the names of the men making the proposition were made known. They are Thomas Nicholson and Smith Elliott. The decision of the committee, in brief, is as follows:

That the committee favors a system to take care of the garbage, and that an agreement be entered into with Messrs. Thomas Nicholson and Smith Elliott, for the collection for the sum of \$1,000 per year, that an inspector be appointed, and that the garbage be collected not less than twice a week, in the summer, from May 15th to October 15th, and once per week for the remainder of the year; that a contract for five years be entered into, and a guarantee bond of \$500 be secured for the carrying out of the agreement.

The proposed agreement calls for the men undertaking the work to provide their own conveyances for the work, the same to be built under the supervision of the city engineer. The conveyances must also be kept in good repair.

The city solicitor will be asked to draw up the agreement on the lines already mentioned, and at the next meeting the question of the cost of the system will be further discussed.

The garbage question was discussed in detail, and Ald. Toye and Ald. Bailey, who were sent to Guelph, Brantford and Toronto to secure "pointers" on the system used in these places, reported. Ald. Toye gave it as his opinion that Toronto was the only place which had a system which was giving satisfaction. In other places the system in vogue was not giving the people satisfaction.

The system decided upon will not include the collection of ashes, but garbage only, it being felt that there is no great demand for the removal of the ashes. If need be this could be covered later on.

Mayor Graham was of the opinion that in the summer months the garbage should be collected three times a week.

On motion of Ald. Hoag, the chairman and Ald. Bailey, with the city engineer, were appointed a committee to confer with the city solicitor for the drafting of an agreement and by-laws to be presented to council.

To Break Up a Cold

IN A DAY TAKE Prouse's Laxative Quinine Tablets

They cure the headache, allay the fever, and stir up the sluggish liver.

25c Box. Prouse's Drug Store Opp. St. Andrew's Church.

NOW ON

Our Big Furniture Sale Now On



SPECIALS IN COUCHES AND DAVENTERS



AND COMBINATION BED COUCHES ON SALE

JAMES REID Phone 147.

The suggestion was made that the position of garbage inspector and sanitary inspector might be made one. Tribute was paid to the work of Constable Timmerman for his work in the sanitary inspections for several years past, and his name was mentioned for the position. This appointment will be decided upon later.

The chairman, Ald. Toye, presided at the meeting, and also present were Mayor Graham, and Ald. Hoag, Bailey and Shaw. J. J. Gardiner has sold the McCullum block in Smith's Falls to Gilroy Bros.