

### Dr. Charles S. Hardy Visits Native County

The County of Halton has just recently been visited by Dr. Charles S. Hardy, of Summit, N.J., an old native of Halton, who is visiting his brothers and sisters in the district of Milton, Ontario.

Dr. Hardy, who is visiting his brothers and sisters in the district of Milton, Ontario, is a native of Halton, Ontario, and is a member of the LeHardie family of Normandy, France, and two LeHardie brothers who became boyhood friends of his returned with him to Scotland in 1354, and lived in King David's Scotch chambers house out of the rock on which the present Edinburgh Castle, the greatest landmark in all Scotland, was afterward built.

These chambers, eight of them, under the present castle now open to the public were some twenty years ago excavated and cleaned out, but they still remain other rooms, a part of the stronghold, which the British Government, for some unknown reason refuses to permit to remain open, and which are at the present

time sealed up.

This was the establishment of the Hardie family in Scotland, where King David the Second, gave these two brothers grants of land, south-west of the present city of Edinburgh, which was held in the Hardy family for over three hundred and fifty years.

There has been through these intervening generations many members of the family who have succeeded to positions of note in the British Empire, and this family have contributed men distinguished in the higher sphere of life, in medicine, literature and the Ministry. Rev. Dr. Thomas Hardy, who was a minister and Professor in the University of Edinburgh, Thomas Hardy, the English author, and others who have been high ranking officers in the British Army and Navy, such as Sir Thomas Hardy, a distinguished Admiral, who fought under Nelson, at the Battle of Trafalgar. The last Governor of New York State under the British, was a Sir Thomas Hardy, and the second last Governor

of New Jersey, Josiah Hardy, was also a descendant of the LeHardie family of Normandy.

Dr. Hardy has several times been sent abroad by the National Dental Society of the United States, to give clinics in Europe. He received an appointment from The National Dental Society, as a clinician to the meeting in Moscow, Russia. Dental clinics on various subjects have been given abroad by Dr. Hardy, before the British Dental Society, and before the American Dental Society of Europe, and also before the International Dental Society of the World in Paris in 1931. He has repeatedly given clinics before the National Dental Association at its annual meetings held in the various cities of the United States, and at different times before the New Jersey State Dental Society and the New York State Dental Society.

In honor of his accomplishments, Dr. Hardy has been an active member of the New Jersey State Dental Society for many years. He is one of the charter members of the Union County Dental Society, and was honored recently with a complimentary banquet, and was one time its president. He was also active in the organization of the Summit Dental Club of Summit, N.J., and was for ten years its president. He was also at one time president of the Essex County Dental Society, and at a complimentary dinner given by this society, was presented with a gold key in honor of his accomplishments.

Dr. Hardy is now one of the senior members of the National Dental Society of the United States, and numerous times has been sent as a delegate by the New Jersey State Dental Society, to the annual meetings of the former American Dental Association, now renamed the National Dental Association of the United States.

As a result of a split in the New Jersey State Dental Society, some twenty-five years ago, Dr. Hardy took an active part in the re-organization of the Society, and in order to strengthen the position of the re-organization, and typical of his fighting resources, established the New Jersey State Dental Journal, which he sponsored and edited for several years, and which was used as a publicity organ to combat the opposition in the fight. This journal now the public organ of the New Jersey State Dental Society.

Some years ago when a bill was presented to the Legislature, which was known as the Dental Hygienist Bill, presented by the New Jersey State Dental Society to permit the practice of Dental Hygienists to practice in New Jersey, Dr. Hardy objecting to this bill, served notice that he would fight the Society on the passage of this measure, and when the Legislature met and the bill was presented he waged his fight until the bill was

finally defeated in the New Jersey State Senate.

The establishment of dental clinics in the public schools of Union County was a noteworthy event of thirty-five years ago, and is largely to be credited to the efforts of Dr. Hardy. The first step in the establishment of school clinics was taken by Dr. Hardy in connection with the Board of Education in Summit, where he succeeded in inducing the local school board to establish the first clinic in this county, which was completely outfitted and financed by the late James W. Cromwell, then the President of the local Board of Education. After this clinic had been established, Dr. Hardy turned his efforts with the co-operation of Col. William B. Martin, of Elizabeth, N.J., to the establishment of similar clinics in the various municipalities throughout the county, and every school in the county was provided with a dental clinic.

Dr. Hardy has contributed many things of importance to his profession. Probably one of the most significant is the first device for casting gold inlays, ever put on the market. And another thing of outstanding significance is his orthodontia appliance for regulating teeth, devised in 1898, and which is today probably the most generally used and popular system employed by dentists for this purpose.

He has been president of the Eastern Alumni Association of the University of Indiana, president of the Adelburk Club a dental organization, and at one time president of the Central Dental Association of North-eastern New Jersey, and later president of the Union County Dental Society. He is a member of the Society for the Advancement of Science of Washington, and an Associate Fellow of the American Medical Association. A member of the Connaught Club of London, and a member of various other clubs and organizations of lesser importance.

As a result of all the above, Dr. Hardy has just recently been honored by the presentation of a Fellowship in the International College of Dentists, a world wide organization with a limited membership of less than five hundred fellows gathered from all over the world. In addition, he has recently been presented with a membership in the Academy of Science. All fellowships are presented as a result of the acquired knowledge by the college itself, covering the entire professional career of each individual considered for membership. The International College of Dentists is similar in its professional relationship and significance to dentistry as "The French Academy" and "International College of Surgeons" in medicine.

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### ANNUAL STATEMENT

31st October, 1941

#### RESOURCES

Cash in its Vaults and Money on Deposit with Bank of Canada	\$ 92,755,884.45
Notes of and Cheques on Other Banks	38,972,993.05
Payable in cash on presentation	
Money on Deposit with Other Banks	54,960,697.77
Available on demand or at short notice	
Government and Other Bonds and Debentures	498,740,536.76
Not exceeding market value. The greater portion consists of Dominion Government and First-grade Provincial and Municipal securities which mature at early dates.	
Stocks	183,364.86
Industrial and other stocks. Not exceeding market value.	
Call Loans	20,041,722.55
In Canada	\$ 4,472,437.64
Elsewhere	15,569,284.91
Payable on demand and secured by bonds, stocks and other negotiable collateral of greater value than the loans.	
Bankers' Acceptances	6,811.15
Prime drafts accepted by other banks.	
<b>TOTAL OF QUICKLY AVAILABLE RESOURCES</b>	<b>\$705,662,010.59</b>
(equal to 73% of all Liabilities to the Public)	
Loans to Provincial and Municipal Governments including School Districts	28,964,546.45
Commercial and Other Loans	275,698,972.17
In Canada	\$254,427,218.03
Elsewhere	21,271,754.14
To manufacturers, farmers, merchants and others, on conditions consistent with sound banking.	
Bank Premises	13,900,000.00
Two properties only are carried in the names of holding companies; the stock and bonds of these companies are entirely owned by the Bank and appear on its books at \$1.00 in each case. All other of the Bank's premises, the value of which largely exceeds \$13,900,000.00 are included under this heading.	
Real Estate, and Mortgages on Real Estate Sold by the Bank	947,199.39
Acquired in the course of the Bank's business and in process of being realized upon.	
Customers' Liability under Acceptances and Letters of Credit	18,772,428.22
Represents liabilities of customers on account of Letters of Credit issued and Drafts accepted by the Bank for their account.	
Other Assets not included in the Foregoing	2,606,322.43
Making Total Resources of	\$1,046,551,479.25

#### LIABILITIES

<b>Due to the Public</b>		
Deposits	\$928,387,889.51	
In Canada	\$809,110,875.52	
Elsewhere	119,277,013.99	
Payable on demand or after notice.		
Notes of the Bank in Circulation	17,890,850.50	
Payable on demand.		
Acceptances and Letters of Credit Outstanding	18,772,428.22	
Financial responsibilities undertaken on behalf of customers (see off-setting amount in "Resources").		
Other Liabilities	4,594,440.73	
Items which do not come under the foregoing headings.		
<b>Total Liabilities to the Public</b>	<b>969,645,608.96</b>	
To meet which the Bank has resources as indicated above amounting to	1,046,551,479.25	
Leaving an excess of Resources over Liabilities, which represents the Shareholders' interest over which Liabilities to the Public take precedence.		
Capital	\$36,000,000.00	
Reserve Fund, Profit & Loss Account and Reserves for Dividends	40,905,870.29	\$76,905,870.29
<b>PROFIT and LOSS ACCOUNT</b>		
Profit for the year ended 31st October, 1941, after making appropriations to Contingent Reserve Fund, out of which Fund full provision for Bad and Doubtful Debts has been made, and after deducting Dominion Government Taxes amounting to \$2,242,905.10	\$3,437,026.60	
Dividends paid or payable to Shareholders	\$2,880,000.00	\$3,380,000.00
Appropriation for Bank Premises	300,000.00	\$ 57,026.60
Balance of Profit and Loss Account, 31st October, 1940	\$1,321,642.15	1,096,642.15
Less adjustment of previous years' taxes	225,000.00	
Balance of Profit and Loss carried forward	\$1,153,668.75	

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