Other Countries

know that the Directors remembered

the staff, to whose faithful and

due. Before closing the books a substantial sum was set aside out of the

year's carnings and distributed as a bonus, leaving the declared net pro-

fits \$2,992,951:10, being 10.88 per cent. on the Capital and Rest combined.

We were enabled to pay dividends

amounting to \$1.800,000, including the

ments have since had to be made for

the temporary accommodation of some

departments of the Lank outside the

present building. We are now pleased

to say that we have purchased the

two properties adjoining, and will

proceed to consider plans, although

from time to time written off Bank

Premises we should be able to keep

this account within reasonable bounds

The enrolled members of the staff

zealous efforts our auccess is largely | Western Provinces 126

915.61 in the statement under Real craily regarded as a piece of unusu-

the Eastern Townships Bank, which visions for the crestion of a Central

will be disposed of in due course at Gold Reserve, and the appointment of

considerably more than the book Auditors for the independent exam-

ination of banke.

In view of what has been accom-

plished in spite of so many adverse in-

fluences and taking into account the

natural disposition to look at the

The President then said:

President's Address.

## The Canadian Bank of Commerce valuation of our assets, making liberal allowances for depreciation in securities, and providing for all bad and

## Report of the Proceedings Annual Meeting of Shareholders Tuesday, 13th January, 1914

he forty-seventh Annual Meeting | Webb of Messrs. Webb, Read, Hegan ank of Commerce was held in the hanking house at Toronto to-day, 13th Montreal, as Auditors of this Bank un-

The President, Sir Edmund Walker, having taken the chair, Mr. A. St. L. Trigge was appointed to act as Secre- Great Britain, Newfoundland, and Mexfary and Messrs, Aemilius Jarvis and Ico, and the departments of the Head dward Cronyn were appointed Scru-

Secretary to read the Annual Report seal shown by the officers of the Bank of the Directors, as follows: of the Directors, as follows:

The Directors beg to present to the Shareholders the forty-seventh Annual Report, covering the year ending 29th November, 1813, together with the usual statement of Assets and The balance at credit of

Profit and Loss Account last year was ..... 771,578 88 he net profits for the year ending 29th Nofor all bad and doubt-ful debts, amounted to. 2,992,951 10

afed as follows: Dividends Nos. 104, 105. 106, and 107 at ten per cent. per annum .....\$ 1,500,000 00

payable 1st June ..... onus of one per cent payable 1st December. ritten off Bank Premises ... rension Fund (annual contribution) Transferred to Rest Ac-

count ..... Balanco carried forward

The sub-agencies mentioned below Dunham, Iberville, Lacolle, Roxton alized good values, which enabled us the direction of strengthening the ties

tave been closed and the business of

the Shareholders of the Canadian Callingham & Co., Montreal and Winnipeg, and Mr. James Marwick, C.A., of make the permanent basis 12 per Mesers. Marwick, Mitchell, Peat & Co. der the provisions of sub-section 10 of section 56 of the Bank Act.

The branches and agencies of Bank in Canada, the United States, Office have undergone the usual thor-ough inspection during the year. The Directors wish again to express The President called upon the their appreciation of the efficiency and

> ALEXANDER LAIRD. General Manager. B. E. WALKER. Z. A. LASH. Toronto, 13th January, 1914.

satisfaction in presenting you with a Estate, This includes bank premises ally good legislation. The most promstatement of the results of the Bank's acquired by the amalgamation with inent of the new features are the probusiness, which you will realize is the best record in its history, and should be a source of gratification to the value. With this sale and the sums Shareholders and those actively en-

gaged in its administration.

There was enough difficulty and and still show our properties at apperplexity in the general financial preximately 50 per cent. of their situation at the close of 1912 to make | value. us apprehensive at the beginning of [ the past year. Canadians had some 80,000 00 reason to hope for an early return to during the year. In accordance with and adjustment of important matters our manufactories, which would result. (2) How to enlarge the credit facilities 1,000,000 00 to disappointment, and the contin- sion Fund, which includes provision European political and financial diffi- country as a whole. 384,529 98 pance of the unfavorable influences for the widows, orphans, and other cuities and the attempts to bring then evident, and the aggravation of dependents of deceased employees, we about a return of peace and prosper-\$ 3,764,529 98 some of their worst features, has made have appropriated \$80,000. It will in- ity to unhappy Mexico (an important In accordance with our usual practite with our usual practite history of 1913 memorable in the terest you to know that the Pension factor in the situation)—we shall see put to a severe test during 1913. What fortably solved if there is sufficient tice the assets of the Bank have again annals of international trade. While Fund now stands at the magnificent a revival of better conditions and our been carefully revalued and ample the year has been full of anxiety and sum, of over \$2,000,000. This, of problems may be easily solved. We made for all bad and doubt- much actual strain, there is cause for course, includes the contributions of fear there will be a slow recovery. congratulation that, notwithstanding the members of the staff themselves, and great circumspection will be re-The following branches were opened the long-deferred arrival of peace it. This large amount has been placed in quired before we again sail in smooth (Victoria), and Parksville; in Alberta: war expenditures will be made, and benefit of those who have given long clat centres, but this, will probably Highland, Monitor, Peace River Crossthe distressing delay in bringing order and faithful service to the Bank. We not have any appreciable effect on Kincaid. Readlyn Shaunayon and the major and the distressing delay in bringing order and faithful service to the Bank. We rates for general business for some time to come because of the depres-Lincaid. Readlyn, Shaunavon, and the general position of financial credit of the able manner in which this trust have a failure of the crops, as this whole fund is earning at the rate of would certainly have added to our about 64 per cent. per annum. The difficulties, but we were fortunate in importance of making every reasonsecuring an abundant harvest of ex- able effort to create a loyal and ef- ful that the coming year will be one shall doubtless act upon it. celler t quality. This was marketed ficient staff cannot be too strongly of reasonable prosperity. with extraordinary celerity and re- emphasized; and your generous aid in alls, Stanbridge East, and Uppertown to make a substantial measure of which bind its members perpetuates liquidation of our debts and largely what is best in our service and is increase our cash capital. Canada is creditable to the institution. The fund so closely allied with and influenced has been actuarially examined from by the movements of our neighbors time to time, and we believe that

GENERAL STATEMENT 29th November, 1913. Liabilities.

Li Balances due to other Banks in Canada ..... Bajances due to Banks and Banking Correspondents elsewhere than in Canada Acceptances under Letters of Credit idend No. 197 and bonus, payable 1st December ..... Salance of Profit and Loss Account carried Current Coin and Bullion ...... \$ 9.579.478 66 alances due by Banks and Banking Correspondents elsewhere in Canada ..... \$ 6.884.652 83 ces due by other Banks in Canada ...... 22,122 47

es of other Banks ..... 3.106,230 00 neques on other Banks ...... 6,418,425 14 Call and Short Loans in Canada on Bonds. Debentures and Stocks. Call and Short Loans elsewhere than in Canada..... Dominion and Provincial Government Securities ...... 2.431,989 71 1013, was as follows: allway and other Bonds. Debentures, and Stocks ...... posit with the Minister for the purposes of the Circulation 738,500 00 \$ 97,308,316 14 Other Current Loans and Discounts in Canada (less rebate of 136,474,874, 82 Other Gurrent Loans and Discounts elsewhere than in Canada (less rebate of interest) ...... 18 102,015, 15 Overque Debts (estimated loss provided for) ..... 487,554 72 teal Estate (including the unsold balance of former premises. of the Eastern Townships Bank) 979,915 61 tgages on Real Estate sold by the Bank ..... 438,607 32 4.281,481 60 21.411 02 Liabilities of customers under Letters of Credit, as per contra... 1.841.544 19 And an a state of the

Z A. LASH Vice-President The Late John Lappan.

BE WALKER President.

\$260.030,720 57

ALEXANDER LAIRD.

ied by his parents, brothers and For the past seven years he had last rites of the Roman Catholic ers. The family settled on a farm made his home with his daughter, church, of which he was a very devout

Nova Scotia ...... 13

Ontario ..... 82

Quebec ..... 82

Saskatchewan ..... 57

Yukon ..... 2

Total in Canada ........ 358

an, England .....

United States ..... 4

Mexico ......

Total number of branches. . 373

who made him a kind and loving wife, tended visiting her for a few days, a solemn requiem mass was celebrated young people on Friday evening.

but she predeceased him by many While there he was taken ill. Medical by Rev. Father Cullivane, and thence The township council met on Mon- Miss Lena Burleigh has returned to Jan. 14.—John Lappan, Jeans and from the time of her death did was at once summoned, and with to the vault. Deceased is survived day. The Board of Health for 1914 her home, after spending a couple of Mosier was at Tweed for the week will be as follows: Reeve B. W. Long-weeks in Belleville, with her sister, and I weeks in Belleville, with her sister, and I we weeks in Belleville, with her sister, and I we weeks in Belleville, with her sister, and I we weeks in Belleville, with her sister, and I we weeks in Belleville weeks in Bellevi the 3rd, in the eighty-first year of to his family and his home. He was thing possible was done to prolong James J., Sand Bay; W. J. Red more, Dr. G. E. Mabee and Lieut. Mrs. Percy Boulton. D. E. Laffame mers' Institute will hold their suphis age. The deceased was born in the country of Armsgh, Ireland, and always ready to help those in when seven years old, in the year need, even at a great sacrifice to him
1842 be came to this country, accomply and size reciving the country and size reciving the first spending his figure. The deceased was born in this life, but in spite of best medical Deer, Alta.; Mrs. W. H. Flood, Athers, which is life, but in spite of best medical Deer, Alta.; Mrs. W. H. Flood, Athers, with E. O. Clarke as seminoration of January 3rd, surrounded weeks' vacation at his home below day, Jan. 15th.

1842 be came to this country, accomplished the possible of best medical Deer, Alta.; Mrs. W. H. Flood, Athers, and Miss Alice, St. Paul, Minn., and Miss Alice, St. Pau

Violet, has bought the residence of H. near Lawrence, known as "Deer Lick," Mrs. Joseph Flood, Trevelyan, in which was at that time a bush farm. As years rolled by John Lappan was the one chosen to care for his aged parents. He married Mary Anglim, a parents. He married Mary Anglim, a company of the control of the days in the family at his daughter's, Mrs. W. H. Flood, and interest and the days in the family at his daughter, Mrs. Joseph Flood, Trevelyan, in whose home he was a very devout of daughter. The funeral took place on January at its best. A number of young peoties at its best. A number o Odessa News Budget

Odessa, Jan. 13.—The sleighing is at its best. A number of young people from here attended the dance at Bath on Friday. There was a surgice prise party at Lord Land Snider was taken suddenly ill last week, but at the time of writing he is out of danger. Miss M. McCaul is able to resume her teaching duties after a few days' illness. Miss Lizza for a joy ride in a hired automobile the Limestone city.

Should think the contract to the

of prefits. After a very careful re- our Shareholders are scattered, not Great Britain the increase is 5 per square feet, considerably larger that valuation of our assets, making liberal only in Canada, but abroad:

No. of Amount there has been a decrease of 17 per exposition, and in this space the national cent. There is thus a total increase of tural products of our country in agri-\$4,077,360 66 per cent, as against 13 per cent. in culture, horticulture, minerals fores-2,911,900 the previous year. The total num1,571,650 ber of immigrants, December figures
255,700 again being estimated, was 417,709, as
3,315,650 compared with 295,304, the revised fig2,599,550 ures for 1912. The total for 1913 is that has ever been placed before the made up as follows: British, 156,873; public in the interest of this country. There has been a widespread agination in the Central Western district of our foreign trade, the total of which as to the supposed need for greater for the year ending March, 1912, passed leaving out two with records for part the billion mark for the first time, beamounting to \$1.300,000, including the usual dividend at the rate of 10 per cent. Per annum, and extra bonus dividends of 2 per cent. Tor the year; but investigation does not support and we have reason to hope that we shall maintain this rate until the Rest equals the Capital, and thereafter make the permanent basis 12 per cent. With whatever advantage may come with extra good fortune.

In our last Report the urgent necessity for providing an extension of the Head Office and Toronto Branch present tes, mises was referred to; and arrange.

ers' deposits in this Province as 278.29 | We again draw attention to the large per cent., while the percentage of proportion of our imports, which confarmers' loans to total deposits was sists of iron and steel in various forms, building for two or three years. We we have lent them nearly three. point out that in the main these are Vancouver ... 17,662,000 19,388,000 19,423,000 have acquired property in Windsor. These facts should convince those in- articles used in building, or in equip-Ontario, where a suitable office build- terested in this important subject ping the country for its future, and ing will be erected during the coming that our farming customers have been that such purchases differ in effect ning the erection of an adequate The decennial revision of the Bank rapidly perishing objects? At the Before moving the adoption of the Report, the President called upon the General Manager to address the Shareholders:

Shareholders:

General Manager's Address.

We have closed our accounts for the past year and have great pleasure and past year and have great pleasure and past year and have great pleasure and provided for the statement under Real places it was absolutely as a pleas of unusure that the greater of the Bank and the City of Quebec. In both these places it was absolutely last session of Parliament. A most searching examination and discussion of every conceivable phase of bank in this country, resulted in a measure evidently framed with the object of meeting every reasonable requirement, and the Act is gently regarded as a pleas of unusure that the greater part of these iron and steel goods is not made in Canada now, as certainly and this country, resulted in a measure evidently framed with the object of meeting every reasonable requirement, and the Act is gently regarded as a pleas of unusure that the greater of the same time we regret that the greater of the same time we regret that the greater of the same time we regret that the greater of the same time we regret that the greater of the same time we regret that the greater of the same time we regret that the greater of the same time we regret that the greater of the same time we regret that the greater of the same time we regret that the greater of the same time we regret that the greater of the same time we regret that the greater of the same time we regret that the greater of the last session of Parliament. A most same time we regret that the greater of the same time we regret that the greater of the last session of Parliament. A most same time we regret that the greater of the last session of Parliament. A most same time we regret that the greater of the last session of Parliament. A most same time we regret that the greater of the last session of Parliament. A most searching the last session of Parliament. A most searching the last session of debt represented by the securities we ber of permits is practically the same. have sold to pay for the difference between imports, and exports, we have clude large suburbs, the building in burdened ourselves for a long time to which last year is said to approxicome. Of course, while workmen are mate \$10,000,000 in value. bustly engaged in other things, as they have been in Canada, it may be said United States, and English officers that they are not available for more are so clearly set forth that I hesitate work in iron and steel, but as soon as to repeat in any form their conclurailroad and other building lessens in sions. It may be well, however, at volume, not in the aggregate but in such a difficult time to sum up the proportion to other industries, we may case as concisely as possible. The bright side of things after having hope that we shall be able to make in world has two problems before it: (1) Canada the larger part of the iron How to render available a supply of not easy to forecast what the coming and steel goods now imported. The money sufficient for the carrying out tow number 3 540, an addition of 544 the thought that with the correction mines, of our blast furnaces, and of be financed by the sale of securities? increased output of our coal and iron of such physical betterments as must

It was evident to any student of the manufacturing and distributing of

pressure England has taken more of our securities this year than ever be-At our last Annual Meeting for the that we are obliged to finish the many fore. She has patiently remembered definitely, and such permanent imfirst time we presented the informa- sound and important enterprises, pub- til savings catch up and the equilibtion at our disposal regarding indus- lie, semi-public, and private, which rium has been restored. The situation Winnipeg, has been transferred to the main office in Winnipeg. The business initiated under the portant measures initiated under the money of the investor in preference to the money of the investor in the money of the in Belostien, Henryville, Lawrenceville, St. Philippe de Laprairie, St.

Sebastien, Sweetsburg, and Upton, alle financial affairs. Taken as a whole, and beening in mind all the serious in the savings and Pension Furid, we need not doubt, and out the wants of all the bearing in the wants in the Province of Quebec, has been and keeping in mind all the adverse transferred to the Rest account \$1.- ous districts directly to the Sharehold- of the vast sum available each year in such countries have exerted upon the transferred to their respective parent conditions, the past year has been 000,000 and carried forward a balance ers, instead of compressing them into the markets of Europe for new lending countries of the world a combranches. Since the close of the year marked by astonishing evidence of of \$384.529.98 to Profit and Loss ac- the addresses of the President or the investments we may be sure of gat- bined pressure greater than ever bebranches have been opened at St. Denis strength to meet great emergencies. count. We reported \$16,422.864 note General Manager, seemed clear, and we ting a generous share. We shall have fore known. On the other hand, to and Duluth (Montreal), Bath, N.B., and You will readily see from the state- circuistica in November, 1912, and think the experiment has justified to face a keener analysis of the nature the extravagance of individuals rements included in the Report of the reached a maximum of \$16,548.225 in itself, and may be adopted hereafter. of the security offered and the neces- presented by motor cars, palatial Due notice has been received of the Directors that the Bank has had an- November, 1913. The lowest point. A year ago the tide of expansion sity of paying higher rates to the in- houses, social display, etc., beyond the infention to nominate Mr. T. Harry other satisfactory year in the matter \$12,892,000 accurred in May last. The seemed still to be in flood, although in vestor, and we shall do well to abstain capacity of their incomes, have been farly novement of the crops relieved some quarters a check was either in during the next year or so from seek- added colossal expenditures in war and the pressure, but we took advantage plain sight or had here and there made ing to market any unnecessary securi- on armaments, and for many purposes

10.071.316 72 and 10.071.316 73 and 10.071.316 7

tection of other branches. The geo. ticular silment of young communities may surely feel that we are now en- Upon motion the meeting proceeded tering upon a new and more important to elect Directors for the coming year of such a rent-charge on the cost of living, and if there is now to be a could be offered than the ease with which the present year's crop was there will in any event be a cornersponding gain to all landless peo-

The number of the Bank's Share-which includes all countries except it is peculiarly gratifying to know that holders is now \$,026, as against 5.656 Great Britain and the United States. In this exposition Canada will take a color of the Bank's Share-which includes all countries except it is peculiarly gratifying to know that a vear ago, an increase of 370. The Here the increase, December figures very prominent place. It is proposed following table indicates how widely being estimated is 32 per cent. From to erect a building covering 65,600 president.

Bank in Saskatchewan made at the glad to report an increase during this held our own in 1913. Montreal, To-saskatchewan Government gave the of imports.

We have made the comparison for The comments of our Canadian.

The building permits of the four

our plan of contributing to the Pen- now pending—such as the settlement of would be of inestimable value to the of the world for those shorter term

we were not prepared for was that this money saved—that is, profits withcountry should be singled out as, in drawn from active use in business, some measure, chief among the sin- or income not expended by the ownring the year: In British Columbia: continental Europe, the uncertainty as the hands of a Board of Trustees charged with its administration for the complete that when money becomes borrowings of those who are expendent and Danker of the great markets of the ing money on permanent improved the chief borrower is always ments. For some years the world has world, the chief borrower is always ments. For some years the world has told he has obtained too large a share been more extravagant than in any and that he must stop borrowing for period known to history since Roman Wiseton; in Manitoba: Kelvin Street has, on the whole, been fairly well has been exercised. A large portion the difficulty of disposing of the large borrower, or practically so, and somethas made it very hard for those who what resented being hold responsible are not extravagant, and who are the Winnipeg); in Ontario: Oshawa and maintained. In our own country we of the smount has been invested in smount awaiting a favorable market. What resented being held responsible are not extravagant, and who are the smount awaiting a favorable market. for a situation organized by the combined most regular in saving money in orfor a situation created by the combined most regular in saving money in orprosperous and is fundamentally financial requirements of all the active dinary times, to put by the usual marsound, and while considerable restrict mercantile nations of the world. How- gin against life's contingencies. When tion must be expected, we are hope- ever, we have had our warning, and securities cannot readily be sold because of a shortage in these savings, The fact remains that under all this the money necessary for the short term transactions above referred to is used to some extent, but the strain

> of the emergency provisions of the litself felt. Money for certain pur- ties, in order that we may do what we which are useless from an indus-Bank Act. and at the date of our poses, notably in connection with real can to restore the balance between the trial point of view. Armaments seld in special accounts, and the with- clude that, after all, such warnings quite unusual in the past. 623,237 12 drawal of Provincial Government did have some beneficial effect. Clear- Now that we have come to a slight consequent upon the Balkan and Mex-

ple.

Immigration has not yet been much checked by the curtailment of industry, indeed, except from the United the work was handled can scarcely be K.C.M.G., K.C., LL.D., Robert Stuart. during the year. The British immi- In connection with the opening of George F. Galt, Alexander Laird, Wilgrants exceed in number the combined the Panama Canal, there will be held liam Farwell, D.C.L., Gardner Stevens, total of those from Europe and Asia, at San Francisco in 1915 the Panama. A. C. Flumerfelt. George G. Foster. and very much exceed those from the Pacific International Exposition, for the K.C., Charles Colby, M.A., Ph.D., Geo. United States. The largest increase as purpose of impressing upon the world W. Allan, H. J. Fuller, F. P. Jones. compared with the figures of previous the vast change in its commerce like. At a meeting of the newly elected years, however, is in the division ly to accrue from this new waterway. Board of Directors held subsequently,

## FROM THE COUNTRYSIDE

WHAT WHIG CORRESPONDENTS BAVE TO TELL

ments of the People.

Harlowe News.

Harlowe, Jan. 14.-Mr. Peterson is drawing logs to Long Lake. Harold Neal is home for the winter. William Piper's sawmill is running full blast. Miss Rebecca Good has gone to Kingston. Misses Eva and Lucy Thompson have left for Watertown, N.Y. Visitors : Mrs. T. D. Perry, at Mrs. , E. Neal's; Mr. and Mrs. John Grey and family, at Mrs. E. Neal's.

Death at Wilton

Wilton, Jan. 14 .- A very sudden death occurred on Monday evening. Mrs. William Walker dying in about fifteen minutes after being taken ill. Deceased suffered a stroke a few years ago, but had been in very good health for some time. Besides the husband, a daughter, Mrs. W. Storms, Walhalla, Dakota, and a son, Clarke, are left to mourn. The funeral will be held at the house on Thursday at ten o'clock.

At Lavant Station

Lavant Station, Jan. 14 .- Mr. and Mrs. E. J. McFarlane are visiting relatives at Drummond and Lanark. Earl Barr, Poland, was the guest of is uncle and aunt, Mr. and Mrs. T. Lee, on Wednesday. Miss Mary Thomas and Miss Clara B. Lee are visiting Mrs. D. Crawford, Snow Road. A shooting match was held here on Wednesday, with William Browning as manager. John Thomas and John E. Lee attended the Oddfellows' installation at Snow Road, Monday night.

At Allen, Wolfe Island

Allen, Wolfe Island, Jan. 14.-The ice in the canai is again fit for travel. Timothy O'Shea had a bee on Thursday, drawing hay. A. R. Mc-Donald is ill in the Hotel Dieu, Kingston. John P. O'Shea returned home from Cornwall on Saturday. A number from here attended the dance at Marysville on Friday evening. School opened on Monday, with Miss A. Doolan, Kingston, as teacher. The patrons of Gilt Edge cheese factory held their meeting on Wednesday Miss Lillian Woodman, Marysville, is visiting her brother, George Woodman. Miss Lena Davis visited Miss Hattie Fawcett last week.

Scarlet Fever at Dulcemaine

Dulcemaine, Jan. 12.—Scarlet fever is raging in this district, the home of Clarence Cross being quarantined. John Patience, Querrin, Sask., is spending the winter with friends. A number from here attended the party at Mrs. M. Fodey's, Outlet, in honor of her daughter, Stasha, and son-in-law, Mr. McDermott, of Regina, Sask. Miss Anna Patience returned home, after spending a few weeks with her sister, Mrs. B. F. Leeder, Ballacanoe. Miss Keisha Cook is visiting her sister, Mrs. J. Landon. Mr. and Mrs. Leacock made a flying visit to Athens recently. Mrs. B. F. Leeder and Miss Olio Leeder visited at Mrs. Patience's a few days last

Died at Ernesttown

Ernesttown, Jan. 14 .- A sad death occurred at the home of Mr. and Mrs. Thomas Revells, Ernesttown, on Friday evening, January 9th, when their eldest son, Roy, passed away Deceased had been a patient sufferer for about four years with tuberculosis. Roy was a bright young man of twenty-four years and was much loved by all who knew him. The funeral service was conducted in the Free Methodist church, Odessa, on Sunday, at two o'clock, by Rev. E. Snider and Rev. N. Perry, Odessa. A large crowd gathered to pay their last respects, after which the remains were taken to Wilton and placed in the vault. Deceased leaves to mourn a sorrowing father and mother, and two brothers, Harry and Herbert.

Fall River Reports.

Fall River, Jan. 14-A heavy snowstorm fell here recently, which put the roads into a very bad condition. The weather has been very cold here for the last few days. J. Conroy is hauling wood to Maberly. R. Gray made a flying trip through here Monday last. Leslie Armstrong, British Columbia, is renewing acquaintances in this place. Miss Tena Gray, who has been vising friends at Monetain Grove, has returned home. Miss J. Kirkham, spending a few days in Maberly, has returned home. Miss T. Conroy is visiting at Snow Road. Miss Annie Armstrong, Zealand, and J. Duffy at A. Gray's: J. Palmer at W. Palmer's; J. Conroy at J. Armstrong's.

Council Meets at Arden

Arden, Jan. 13 .- The council augural took place on Jan. 12th. The council is composed of D. Parks (reeve), and N. Hinchey, S. Alexander, G. Thompson and T. Hawley Miss F. Alexander is at Havelock and Miss B. Detlor has gone to Bellview on an extended visit. C. Clarke and J. Cole have returned from the west for the winter. An oyster supper was held in the village hall on the night of the 7th by the friends of D. Parks. Mr. and Mrs. J. M. Williams and daughter at Mrs. James Williams'; Miss Lewis is the guest of Miss Muriel Detlor; Miss Cora Nugent is in Kingston for a few days, and B. Loyst at Sharbot Lake. The ice on the lakes and river is in good

axative Bromo Cures a Cold in One Day, Grip in 2 Day