

The Canadian Bank of Commerce Report of the Proceedings of the Annual Meeting of Shareholders Tuesday, 13th January, 1914

The forty-seventh Annual Meeting of the Shareholders of the Canadian Bank of Commerce was held in the banking house at Toronto to-day, 13th January, 1914, at 12 o'clock.

The President, Sir Edmund Walker, having taken the chair, Mr. A. St. L. Triggs was appointed to act as Secretary and Messrs. A. Amellius Jarvis and Edward Cronyn were appointed Scrutineers.

The President called upon the Secretary to read the Annual Report of the Directors, as follows:

The Directors beg to present to the Shareholders the forty-seventh Annual Report, covering the year ending 31st December, 1913, together with the usual statement of Assets and Liabilities.

The balance at credit of Profit and Loss Account brought forward from last year was \$771,578 98.

The net profit for the year ending 31st December, after providing for all liabilities, amounted to \$3,764,529 98.

This has been appropriated as follows: Dividends Nos. 104, 105, 106, and 107 at ten per cent. per annum, 1,500,000 00; Bonus of one per cent. payable 1st June, 150,000 00; Bonus of one per cent. payable 1st January, 150,000 00; Written off Bank Premises, 500,000 00; Transferred to Pension Fund (annual contribution), 80,000 00; Transferred to Reserve Account, 1,900,000 00; Balance carried forward, 384,529 98.

In accordance with our usual practice the assets of the Bank have again been carefully revalued and ample provision made for all bad and doubtful debts.

The following branches were opened during the year: In British Columbia: Comox, Courtenay, Pandora and Cook (Victoria); in Alberta: Highland, Montrose, River Crossing, and Red Deer; in Saskatchewan: Kincaid, Redlin, Shaunavon, and Winnipeg; in Ontario: Oshawa, St. Catharines, and Upper Town (Quebec); and in New Brunswick: Moncton, Moncton, and West St. John.

The sub-agencies mentioned below have been independent branches: Dunham, Chamby, Clarenceville, Falls, Stanbridge East, and Upper Town (Sherbrooke), all in the Province of Quebec. The branches at Stewart, B.C.; Black Lake, Que.; and St. Elizabeth, Que. have been closed and the business of the branch at 387 Main Street, South, Winnipeg, has been transferred to the main office in Winnipeg. The business of the sub-agencies at Naramata, B.C.; Bolduc Station, Grenville, Lawrenceville, St. Philippe, Lawrenceville, St. Sebastien, Swetsburg, and Upton, all in the Province of Quebec, has been transferred to the respective parent branches. Since the close of the year branches have been opened at St. Denis (Duluth (Montreal)), Bath, N.B., and Bristol, N.B.

Due notice has been received of the intention to nominate Mr. T. Harry Webb of Messrs. Webb, Read, Hegan, Callaghan & Co., Montreal and Winnipeg, and Mr. James Marwick, C.A., of Messrs. Marwick, Mitchell, Post & Co., Montreal, as Auditors of this Bank under the provisions of sub-section 10 of section 56 of the Bank Act.

The branches and agencies of the Bank in Canada, the United States, Great Britain, Newfoundland and Mexico, and the departments of the Head Office have undergone the usual thorough inspection during the year.

The Directors wish again to express their appreciation of the efficiency and devotion of the officers of the Bank in the performance of their duties.

ALEXANDER LAIRD, General Manager.

of profits. After a very careful re-valuation of our assets, making liberal allowance for depreciation in securities, and providing for all bad and doubtful debts, you will be pleased to know that the Directors recommend the staff, to whose faithful and untiring efforts our success is largely due. Before meeting this year a substantial sum was set aside out of the year's earnings and distributed as a bonus, leaving the declared net profit \$3,764,529.98, being 12 per cent. on the Capital and Reserve combined amounting to \$1,800,000, including the usual dividend at the rate of 10 per cent. per annum, and extra bonus dividend of 2 per cent. for the year; and we have reason to hope that we shall maintain this rate until the next year. The Capital and Reserve combined 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 premises was referred to, and arrangements have since had to be made for the temporary accommodation of some departments of the Bank outside the present building. We are now pleased to say that we have purchased the properties adjoining, and will proceed to consider plans, although we do not expect to make much progress towards altering or erecting a building for two or three years. We have acquired property in Windsor, Ontario, where a suitable office building will be erected during the coming year, and are also engaged in planning the erection of an adequate building in the city of Toronto. At both these places it was absolutely necessary to provide for our growing business. Bank premises account for 43 per cent. of the total assets, and in this connection we direct your attention to the item of \$779,154.91 in the statement under Real Estate, which includes office buildings acquired by the amalgamation with the Eastern Townships Bank, which will be disposed of in due course at a considerably more than the book value. With this and the sums from time to time written off Bank Premises we should be able to keep this account within reasonable bounds and still show our properties at approximately 50 per cent. of their value.

The enrolled members of the staff during the year, an addition of 544 being made, and the resignation of 1,000, leaving a total of 1,544. It will be seen that the staff has increased by 35 per cent. over \$2,000,000. This, of course, includes the contributions of the members of the staff, and the large amount has been placed in the hands of a Board of Trustees for their administration for the benefit of those who have given long and faithful service. We are pleased to record our appreciation of the able manner in which this trust has been administered. A large portion of the amount has been invested in Western fund mortgages, and the whole fund is earning at the rate of 4 1/2 per cent. per annum. The important feature of the year was the decision to create a local dividend fund, which will be a permanent feature of our policy, and which will be a source of gratification to the Shareholders and those actively engaged in its administration.

There was enough difficulty and perplexity in the general financial situation at the close of 1913 to make us apprehensive at the beginning of the year. Canada had some reason to hope for an early return to normal conditions, but were doomed to disappointment, and the continuance of the unfavorable influences, then evident, and the aggravation of some of their worst features, has made the history of 1913 memorable in the annals of international trade. While the year has been full of anxiety and much actual strain, there is cause for congratulation that, notwithstanding the long-deferred arrival of peace in continental Europe, the uncertainty as to how the adjustment of the international expenditures will be made, and the depressing delay in bringing order out of chaos in the unfortunate Mexico, the general position of financial credit has, on the whole, been fairly well maintained. In our own country we were seriously disturbed last year by a failure of the crop, as this would certainly have added to our difficulties, but we were fortunate in securing an abundant harvest of export wheat. This was marketed with extraordinary celerity and realized good values, which enabled us to make a substantial measure of increase our assets and largely so closely allied with and influenced by the movements of our neighboring continent, that there was great satisfaction when the radical and important measures initiated under the recent change of administration were brought to a successful conclusion.

There was a serious disturbance in financial affairs. Taken as a whole, and keeping in mind all the adverse conditions, the past year has been a year of unusual financial evidence of strength to meet great emergencies. You will readily see from the statements included in the Report of the other satisfactory year in the matter of profits. After a very careful re-valuation of our assets, making liberal allowance for depreciation in securities, and providing for all bad and doubtful debts, you will be pleased to know that the Directors recommend the staff, to whose faithful and untiring efforts our success is largely due. Before meeting this year a substantial sum was set aside out of the year's earnings and distributed as a bonus, leaving the declared net profit \$3,764,529.98, being 12 per cent. on the Capital and Reserve combined amounting to \$1,800,000, including the usual dividend at the rate of 10 per cent. per annum, and extra bonus dividend of 2 per cent. for the year; and we have reason to hope that we shall maintain this rate until the next year.

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GENERAL STATEMENT 31st December, 1913.

Table with columns for LIABILITIES and ASSETS. LIABILITIES includes Notes of the Bank in circulation, Deposits not bearing interest, Deposits bearing interest, Balances due to other Banks in Canada, Balances due to Banks and Bankers Correspondents elsewhere than in Canada, Bills payable, Acceptances under Letters of Credit, Dividends unpaid, Dividend No. 107 and bonus payable in 1914, Capital paid up, Balance of Profit and Loss Account carried forward. ASSETS includes Current Coin and Bullion, Dominion Note, Balances due by Banks and Bankers Correspondents elsewhere than in Canada, Call and Short Loans in Canada on Bonds, Debentures and Stocks, Call and Short Loans elsewhere than in Canada, Dominion and Provincial Government Securities, British, Foreign, and Colonial Public Securities and Canadian Municipal Securities, Railway and other Bonds, Debentures, and Stocks, Deposit with the Minister for the purpose of the Guarantee Fund, Other Current Loans and Discounts in Canada, Other Current Loans and Discounts elsewhere than in Canada, Real Estate, Mortgages on Real Estate sold by the Bank, Bank Premises, Other Assets, Liabilities of customers under Letters of Credit.

The number of the Banks Shareholders is now 6,028, as against 5,634 a year ago, and the total amount of the following table indicates how widely our Shareholders are scattered, not only in Canada, but abroad:

Table showing Shareholders by location: Ontario (1,162), Quebec (1,477,269), Maritime Provinces (758), British Columbia (128), Great Britain (1,732), United States (684), Other Countries (168).

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There has been a widespread agitation in the Central Western district as to the supposed need for greater accommodation for the banks, but investigation does not support this contention, so far as this Bank is concerned. A statement of the business of this Bank in the three Western Provinces shows the percentage of total deposits to total loans in the three Provinces to be 65.5 per cent., which means that for every dollar on deposit in these Provinces \$0.655 has been loaned. A compilation of the figures of other banks in this Bank in Saskatchewan made at the request of the Royal Commission on Agriculture and appointed by the Saskatchewan Government shows the percentage of farmers' loans to farmers' deposits in this Province as 27.25 per cent. This means that for every dollar on deposit in this Province \$0.2725 has been loaned to farmers' loans to total deposits to be 27.25 per cent. This means that for every dollar on deposit in this Province \$0.2725 has been loaned to farmers' loans to total deposits to be 27.25 per cent.

The decennial revision of the Bank Act is an important feature of the last session of the Parliament, and a searching examination and discussion of the various conceivable phases of banking in a measure inevitable, resulted in a measure of good legislation. The most important of the new features are the provision for the creation of a Central Reserve Bank, the appointment of Auditors for the independent examination of banks, and the provision for the appointment of a Board of Directors for the Bank of Canada.

The enrolled members of the staff during the year, an addition of 544 being made, and the resignation of 1,000, leaving a total of 1,544. It will be seen that the staff has increased by 35 per cent. over \$2,000,000. This, of course, includes the contributions of the members of the staff, and the large amount has been placed in the hands of a Board of Trustees for their administration for the benefit of those who have given long and faithful service. We are pleased to record our appreciation of the able manner in which this trust has been administered. A large portion of the amount has been invested in Western fund mortgages, and the whole fund is earning at the rate of 4 1/2 per cent. per annum.

The important feature of the year was the decision to create a local dividend fund, which will be a permanent feature of our policy, and which will be a source of gratification to the Shareholders and those actively engaged in its administration.

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Great Britain the increase to 8 per cent. on the United States, and there has been a decrease of 17 per cent. There is thus a total increase of 66 per cent. as against 13 per cent. of the previous year. The total number of loans in December figures again being estimated, was 417,709, as compared with 325,304, the revised figures for 1912. The total for 1913 is estimated at 417,709, as compared with 325,304, the revised figures for 1912. The total for 1913 is estimated at 417,709, as compared with 325,304, the revised figures for 1912.

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FROM THE COUNTRYSIDE

WHAT WHIG CORRESPONDENTS HAVE TO TELL

News From Villages and Farms Throughout the Adjoining Counties—Rural Events, and Movements 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 Waterville, 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, Wall-halla, 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, Polaris, was the guest of his 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 champion. Mr. and Mrs. 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 canal is again fit for travel. Timothy O'Shea had a bee on Thursday, drawing hay. A. R. McDonald 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. Doonan, Kingston, as teacher. The patrons of Gilt Edge cheese factory held their meeting on Wednesday. Miss Lena Davis is visiting her father, Mr. J. G. Leeder, 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 champion. Mr. and Mrs. John E. Lee attended the Oddfellows installation at Snow Road, Monday night.

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, Outlook, in honor of her daughter, Stasha, and son-in-law, Mr. McDermott, of Regina, on Monday. Miss Anna Patience returned home, after spending several weeks with her sister, Mrs. B. F. Leeder, Balfour. Miss Keisha Cook is visiting her sister, Mrs. J. Landon. Mr. and Mrs. Leeder made a flying visit to Athol, recently. Mrs. B. F. Leeder and Miss O'Connell visited at Mrs. Patience's a few days last week.

Died at Ernestown. Ernestown, Jan. 14.—A sad death occurred at the home of Mr. and Mrs. Thomas J. Hovells, Ernestown, on Friday evening, January 10th, 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, which the remains were taken to Wilton to be placed in the vault. Deceased leaves to mourn his 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 visiting friends at Measatin 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, Zealandia, 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 in arden took place on Jan. 13th. 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. Dettler has gone to Bellevue on an extended visit. Mr. Clark 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 Mrs. Muriel Dettler; Miss Cora Nugent is in Kingston from a few days, and B. Loyst at Sharbot Lake. The ice on the lakes and river is in good condition and large numbers are enjoying the excellent skating. School has not yet reopened. Miss Luella Mosier was at Tweed for the week-end. The Central Home Farm Institute will hold three days' preliminary meetings in Arden Thursday, Jan. 15th.

ONLY ONE "Bromo Quinine" that is Laxative Bromo Quinine Cures a Cold in One Day, Grip in 3 Days

Advertisement for Bromo Quinine, featuring the text 'ONLY ONE "Bromo Quinine" that is Laxative Bromo Quinine Cures a Cold in One Day, Grip in 3 Days' and the logo 'Wm. S. & Co. 23c'.