

Bank of Montreal Receives Centenary Balance Sheet

Annual Meeting Also Marked Completion of Fifty Years of Uninterrupted Services in the Bank by Sir Vincent Meredith, Bart.—Sir Frederick Williams-Taylor Draws Attention to the Developments That Have Had Special Effect on Canada's Economic Position During the Past Year—Tribute to Men Overseas.

Montreal, Dec. 7.—(Special.)—The 100th Annual Meeting of the Bank of Montreal proved one of the outstanding historical events in the long career of the Bank.

The reports presented indicated that the Bank is in a stronger position to-day than perhaps it has ever been.

Coupled with the celebration of the 100th anniversary was the completion of fifty years of uninterrupted service in the Bank by Sir Vincent Meredith, the President.

The high esteem in which Sir Vincent is held by the shareholders was manifested by the warm tributes made to him by the shareholders present.

Mr. Nelles, one of the oldest shareholders, in drawing attention to the 100th anniversary, referred particularly to the statements at the head of the Bank, mentioning particularly Sir Vincent Meredith, R. B. Angus, and Lord Shaughnessy, and hoped that when the history of another 100 years was ended that they would be included among the stalwarts.

Sir Frederick Williams-Taylor referred particularly to the great number of men the Bank had already sent overseas and made the statement that at the present time 42 per cent. of the staff of the Bank were women clerks.

The members of the staff overseas have established a most honorable record and in conclusion Sir Frederick referred particularly to the great loss both the Bank and Canada, has sustained through the death overseas of Captain David Jellett Barker, who had been assistant to the General Manager of the Bank. His loss had been a deplorable one.

The annual meeting of the Bank of Montreal always attracts a good deal of interest owing to the important announcements made at it regarding commercial and trade conditions in Canada. This should be particularly so this year, as it is recognized that the Dominion has been thrown on its own resources almost entirely as the result of the developments in connection with the European war.

Owing to the 100th anniversary, Sir Vincent Meredith, the president, drew attention to some of the features of expansion the Bank had enjoyed, and expressed the view that he was warranted in stating, that never during the Bank's long course was its prestige higher, its business in sounder or more elastic condition, and its earning power greater than he believed them to be to-day. He also expressed pleasure in believing that the Bank had never enjoyed a wider measure of public confidence.

Business Conditions in Canada.

Sir Vincent referred particularly to the general conditions in the country, stating that business conditions in Canada continued buoyant.

There has been no recession in the great wave of industrial and commercial activity of the past few years, and trade in all lines is highly prosperous. Sir Vincent pointed out that Canada's chief concern was to prepare for the period after the war, and recommended that Canada's trade should be extended in all directions during the period of the post-bellum reconstruction either through commercial intelligence acting directly for the Government or a board approved by the Government.

Canada to Meet New Conditions.

Sir Vincent, in concluding, took an optimistic view regarding the outlook in Canada, saying in part: "Our country is one of the most productive in the world. Our gold

ing in disguise, once we have adjusted our affairs to the changed conditions.

Policy of the Bank Fully Justified.

Sir Frederick drew attention to the necessity of the banks of the country to keep themselves in particularly strong shape owing to the difficulty there was to gauge the future. This permitted Sir Frederick to draw attention to the position of the Bank of Montreal, when he said: "Thanks mainly to the soundness of our banking system and to the healthy condition of our banks, Canada can still hold up her financial head. Our own Bank's ratio of quick assets to liabilities is 75 1/2 per cent., compared with 75 per cent. a year ago, and 64 per cent. the preceding year.

"We have heard it remarked by certain friends that the Canadian banks are too strong, and your own Bank particularly so; but permit me to express my clear conviction that the sheet anchor of our Canadian national ship is the Canadian banks, and that the anchor must be strong to hold against wind and tide. The Banks have kept strong in an endeavor to prevent currency inflation, while at the same time they have made war advances to the Canadian and Imperial Governments to an amount that would have been regarded as impossible three years ago. Such advances are naturally recorded among liquid assets. The loans made by the banks to the Canadian and Imperial Governments have enabled the business of the country to be carried to an extent otherwise impracticable."

Taking Optimistic View of Future.

Sir Frederick Williams-Taylor, the general manager, in referring to the great privilege that was afforded him to present to the shareholders the centenary balance sheet, drew attention to the fact that it was also the anniversary of the president, Sir Vincent Meredith, who had completed fifty years of uninterrupted service in the bank, and it was therefore opportune that they should extend to both heartfelt congratulations.

Sir Frederick referred particularly to the developments during the year that had affected the business of the Bank and the country. He pointed out that above all other events the entry of the United States of America into the war stood paramount, and banking position with a foreign effect of which is only now commencing to be felt.

"Shortly after the outbreak of war," said Sir Frederick, "Wall Street took the place of the London market for our country's public loans, and continued in that place until a few months ago. Now the influx of American capital is scanty, the inflow or borrowed money from the United States—which we had come to look upon as a matter of course—is suspended, it may be until the end of the war; and Canada is on her own."

Sir Frederick took the view that such developments would be regarded too strongly by some and not seriously enough by others. On the one hand, industrial developments would be checked, but on the other hand the inability to borrow may prove a blessing or chill their blood. And who can marvel o'er thy grief, Or who can blame thy flowing tears, Who knows their source?" —MALLORY SHAW.

One thing that makes a man fear a woman is his inability to guess what she will do next. Jealousy is the trading stamp given with each case of true love.

SEVEN CASES ARE ENTERED

JUDGE LAVELL WILL HOLD COURT NEXT TUESDAY.

The City Corporation is Defendant in Suit for \$1,000, Brought by Clara Millward.

The docket of civil cases entered for trial at the County Court to be held at the Court House, commencing at 2 p. m. on Tuesday, before Judge Lavell, will be as follows:

Hattie Lee vs. Daniel Graves. The claim is for \$100 damages for slander. Defendant says the words used by him were merely vulgar words of abuse and that words so used are incapable of any defamatory or slanderous meaning. A. B. Cunningham for the plaintiff and T. J. Rigney for the defendant.

Sidney Lee vs. Daniel Graves. The claim is for \$100 damages for slander. Defendant says words used by him were merely vulgar words of abuse and that they are incapable of having any slanderous meaning. A. B. Cunningham for the plaintiff and T. J. Rigney for the defendant.

J. McGregor vs. The Canadian Pacific Railway Co. The claim is for \$200 for loss of a mare caused by the negligence of the defendants. Defendants say that plaintiff was himself negligent, and that such negligence contributed to the escape of the said mare from the box car in which said animal was being transported to Kingston. C. R. Webster for the plaintiff and MacMurchy and Spence for the defendants.

S. Anglin and Co. vs. Percy Gaylord. Claim is on a promissory note for \$301.75. Defendant says note used on only represents part of the contract; plaintiff guaranteed the motor car sold to defendant to be in good running order, which it is not; defendant says he has also delivered all title deeds he agreed to deliver. C. R. Webster for the plaintiff and T. J. Rigney for the defendant.

James A. Richardson et al. vs. Henry Barber. Assignee of Insolvent Estate of H. E. Maddox, et al. Claim is for \$500 damages of fixtures and failure to repair according to contract for rental of plaintiffs' store at Napanee. Defendant denies that he removed any fixtures or failed to repair or that if he or the assignors did that he or they are in any way liable. Nicks, Farrell & Day for the plaintiffs and Cassels, Brock, Kelly and Falconbridge for the defendants.

Clara Millward vs. The Corporation of the City of Kingston, and Louis Abramson. Claim is for \$1,000 damages caused by the defective state of an area under and an opening to it in a sidewalk due to the defendants' negligence. Defendants plead contributory negligence on the part of the plaintiff; that proper notice of action was not given; that action was not brought within three months from the time that damages were sustained. Third party also charges contributory negligence on part of the plaintiff. Nicks, Farrell & Day for the plaintiff. J. L. Whittins, K. C. for the defendant, and King and Smythe for the third party.

Joseph Diamond vs. H. F. Norman. Action for an injunction restraining defendant from encroaching on plaintiff's lands on Sixth street, Kingston. Defence denies that there was any such encroachment. This action was tried on the 20th day of June, 1917, and judgment was given against the plaintiff dismissing the action with costs. On appeal to the Supreme Court of Ontario a new trial was ordered, confined to the sole question as to whether the defendant did or did not in fact excavate on the plaintiff's land and if the Judge presiding at the new trial finds that he did, that judgment be entered for the plaintiff for the damages which shall be assessed, and that if the said presiding Judge shall find that he did not, then the action shall be dismissed. All costs to be in the discretion of the Judge presiding at the new trial. A. B. Cunningham for the plaintiff and C. R. Webster for the defendant.

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Letters to the Editor

The Late John S. Mills.
Kingston, Dec. 6.—(To the Editor): It was with the deepest feeling of regret and sorrow that I learned of the death of John Mills, of the Princess Patricia's Canadian Light Infantry. Probably no other man in the regiment knew the deceased better than myself, and as a consequence I feel as if I should pay some tribute to the memory of a soldier beloved by all his comrades and respected by all who came in contact with him. In April, 1915, Mr. Mills enlisted with the First Universities' Company under Capt. Gregor Barclay at Montreal. In May the company was asked if it cared to reinforce the P.C.L.I. in France, and every man manifested a desire to accept Capt. Barclay's proposal. After five weeks' training in England the company joined the P.C.L.I. in July, 1915, at Armentieres, in France. Since that date until October of this year Mr. Mills has been with the regiment constantly. Few men can boast of such a length of service in the infantry as a regular soldier. Jack had so many narrow escapes from death that we used to think that he bore a charmed life. Always cheerful and bright, he succeeded in keeping everyone in high spirits. In fickle spots where good men were needed to repair broken barbed wire entanglements, Jack invariably volunteered, always making light of his work, as if he were absolutely safe from harm. Soldiers are given to complaining of their lot at times, when things seem to go all wrong, but unlike most of the boys Jack would take everything with a smile or pass some droll remark about "the boob in charge of the party." His example is one of the shining lights of the Princess Pats; his rare qualities have made him a man to be envied, and his loss will be felt very keenly by all who have been fortunate enough to be his associates. Being my best friend at the front, I feel his loss perhaps more than any other person, with the exception of his relatives. Kingston should be proud of Jack Mills, a man, a soldier, and a gentleman, whose record is a credit to the city from whence he sprung. "Their's were not seals wherein dull time Could dominate decay, or hoarse decrepitude! They passed from earth ere manhood's prime, Ere years had power to dim w

IF YOU WANT EVIDENCE

That Hemorrhoids, or Piles, Can Be Completely Cured, Read These Letters—Both Are Sworn Statements.

Toronto, Ont., Dec. 7.—Next to persons experience the sworn statements of reliable people is the strongest evidence obtainable. If you have any doubt that Dr. Chase's Ointment will positively and completely cure piles, these letters should convince you.

Mr. Samuel Parker, fruit grower, Grimsby, Ont., has made the following declaration before Mr. W. W. Kidd, Notary Public of the same place: "I do solemnly declare that I was troubled with bleeding piles and was advised to go to the hospital to have an operation performed. My wife said 'No, get a box of Dr. Chase's Ointment.' I did so and have used it according to directions while living in Manitoba and obtained a complete cure. I have never been troubled with piles since. I am now seventy years of age and want to recommend Dr. Chase's Ointment to all sufferers from piles. My wife has used it for itching skin and obtained complete cures."

Mr. Donald M. Campbell, Campbell's Mountain, N.S., writes: "I have used Dr. Chase's Ointment with great success for hemorrhoids or piles of fifteen years' standing. After trying all kinds of so-called pile cures, three boxes of Dr. Chase's Ointment gave me a complete cure. I have also used Dr. Chase's Kidney-Liver Pills, and there are no others so good. You may use this letter, if you wish, for the benefit of others who may suffer as I did."

Sworn before me, Murdoch Gordon Campbell, J.P., in the County and for Inverness County.

If you would like to try Dr. Chase's Ointment at our expense, send a two-cent stamp to pay postage and we will mail you a sample box free. Full size box 50 cents, at all dealers. Edmanon, Bates & Co., Limited, Toronto.

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