

## JANUARY INVESTMENT

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MUNICIPAL AND  
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BONDS**

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### Eastern Securities Company Limited

JAMES MACMURRAY,  
Managing Director.

92 Prince Wm. Street,  
St. John, N. B.

183 Hollis Street,  
Halifax, N. S.

## WEEK CLOSED WITH INTEREST ON THE SPECULATIVE LIST

New York, Jan. 10.—The week in the stock market ended very much in the fashion that it began, with a continuing concentration in the more speculative shares.

Early gains of one to almost four points were registered by stocks, equipments, metals and some of the oils. Shipments, metals and prominent specialties, including American Woolen, helped the movement along at similar gains with a few of the long priced rails.

All advances were forfeited in the final dealings, however, the whole list reacting sharply under lead of the oils. The tone at the close was very irregular, declines far outnumbering advances.

Sales amounted to 435,500 shares. No explanation accompanied the reversal, nor rumors of a revolution in Germany, with its possible effects on the Venetian Treaty, gave the shorts a pretext for renewing their recent aggressiveness.

The clearing house statement for the first full week of the new year was noteworthy for a decrease of slightly more than \$7,000,000 in actual reserves, resulting in another deficit of \$2,912,680.

Liberty bonds were heavy, foreign issues irregular, and most democratic rails and industrials featureless.

Total sales (par value) aggregated \$7,200,000.

The old United States bonds were unchanged on call during the week.

## TORONTO GRAIN QUOTATIONS

Toronto, Ont., Jan. 11.—The grain quotations on the Board of Trade Saturday were as follows:

Manitoba wheat, No. 1 northern, \$2.30; No. 2, \$2.27; No. 3, \$2.23; in store, Fort William.

Manitoba oats, No. 2, c. w., 93 7-8 cents; No. 3, c. w., 89 3-8 cents; No. 1 feed, 86 3-8 cents; No. 2 feed, 82 3-8 cents; extra No. 1 feed, 89 3-8 cents; in store, Fort William.

American corn, No. 3 yellow, 1.75; No. 4, 1.71; track Toronto, prompt shipment.

Canadian corn, feed, nominal.

Manitoba barley, in store Fort William, No. 3, c. w., \$1.70 3-8; No. 4, c. w., \$1.69 3-8; rejects and feed, not quoted.

Ontario wheat, No. 1, \$2.00 to \$2.01; No. 2, \$1.97 to \$2.03; c. o. b. shipping points, according to freight; No. 3, \$1.93 to \$1.97; No. 1, spring, \$2.02 to \$2.08; No. 2, \$1.99 to \$2.05; No. 3, \$1.95 to \$2.01.

Ontario oats, No. 3, 96 cents to 99 cents.

Barley, malting, \$1.70 to \$1.75.

Buckwheat, \$1.38 to \$1.40.

Rye, No. 2, nominal; No. 3, \$1.70 to \$1.75.

Pean, No. 2, \$2.75, according to freight outside.

Ontario flour, Government standard, Montreal, \$9.50 to \$9.70; Toronto, \$9.50 to \$9.70; in June bags, \$3.75.

Manitoba flour, Government standard, \$13.25, Toronto.

Millfeed, car loads, delivered Montreal: Shorts, \$51 to \$52; bran, \$45; middlings, not quoted; good feed flour, per bag, \$2.75.

Hay, haled, truck Toronto, car lots, No. 1, \$26.50; No. 2, mixed, \$25 per ton.

Straw, carlots, \$14.50 to \$15.50.

Ira Wilcox.

Special to The Standard.

Moncton, N. B., Jan. 11.—Word has been received here of the death in Nanaimo, B. C. of Ira Wilcox, son of Mr. and Mrs. W. J. Wilcox of this city.

Death was due to pneumonia. Before going to Vancouver in November, he was employed in the Moncton Co-operative Store. He was thirty-six years of age and was well known in Moncton, where he had resided with his parents practically all his life.

He is survived by his wife and young son, who accompanied him to the west. His parents, three brothers, Ora and Melbourne of the C. N. R. shops here, Earl of this city, and two sisters, Augusta Wilcox of the C. N. R., Truro, and Myrtle at home, also survive him.

For a number of years he had been a prominent worker in the Central Methodist church in this city.

## ROYAL BANK OF CANADA ENJOYED GREATEST GROWTH OF ANY YEAR SINCE BANK WAS INCORPORATED

Annual Meeting Marked the Close of Jubilee Year—Steady Growth from Local Bank to International Institution—Sir Herbert Holt and Mr. Edson L. Pease Deal With Canada's Internal Problems and the Possibilities of Export Trade—Mr. C. E. Neill, General Manager, Reports on Expansion Enjoyed by the Bank During the Past Year—Pays Strong Tribute to Staff.

The shareholders of The Royal Bank of Canada, when they assembled for the annual meeting today at the head office of the bank received reports which indicated that the past year had been the most prosperous in the history of the institution.

Today's meeting also marked the close of the Golden Jubilee Year of the bank and on this account the leading officials took occasion, in their addresses, to refer to many of the features of the progress which the bank had enjoyed.

Many problems of particular interest were also touched on, including the advantages of expanding the foreign trade of the country, with a view of keeping our trade balance in a favorable position—the possibilities of an improvement in the exchange situation, as between Canada and the United States, and the advisability of Canadian taking advantage of the present period of prosperity to be ready for any developments that might occur in the trade of the world.

### Growth of Bank.

Sir Herbert Holt, the president, stated that the report presented was the most satisfactory in the bank's history and fittingly marked the jubilee year.

"In the fifty years since our incorporation," said Sir Herbert, "we have grown from a local bank to an international institution with a steadily rising place among the great banks of the world. Our paid-up capital has increased from \$200,000 to \$17,000,000, and our assets from less than a million to over half a billion dollars.

Most of this phenomenal progress has been made in recent years, but the growth has been continuous and wide. The vision of those early administrators who laid so solidly and broadly the foundation upon which we have built, in all periods of grave depression we have never failed to pay a dividend and only once and that 34 years ago, have we drawn on our reserve.

Throughout our career, advantage has been taken of every favorable opportunity both at home and abroad to extend our operations and to add to our resources. This expansion has proved beneficial not only to the bank, but to the Dominion. In 1919, our working resources, now, owing to the volume of business, we are affording increased facilities on a return of less than one per cent. on total assets.

### Canada Met Emergency.

During the year just passed, Canada has again proved her ability to withstand every emergency as it arises. Our soldiers have been absorbed into civil life without strain, our industries have been readjusted with little unemployment, and we have met every patriotic call has been shown by the immense over-subscription to the last Victory Loan. Despite an unfavorable harvest in some parts of the West, the country's production and the balance of trade continues largely in our favor.

Factors which have contributed to the prevailing high prices are long delivery, the country's production, the gradual increase in the cost of transportation service will soon far exceed that of the pre-war period and stores which have accumulated in distant lands will, as a result, become available in industrial plants have multiplied and everywhere an army of women workers has been added to the ranks of labor. Moreover, Europe can only ultimately pay its huge debts by a corresponding output of goods.

We shall then enter upon an era of greater supplies and keen competition. If prices fall in the future, as seems probable, each dollar means and saved today we then have greater purchasing power. We should therefore strive to produce to the limit of our capacity while markets are high, and exercise the most rigid economy when the market gains may be conservative.

### How to Meet Conditions.

The Government is still discharging some of the heavy obligations arising out of the war and the net public debt now fast approaches two billion dollars. There are only two ways of meeting this responsibility: greater industry and less extravagance—prosperity is not unending or national borrowing power unlimited. It is an unvarying economic law, of which we in Canada had a bitter experience following the Civil War, that all conflicts terminate in a period of prosperity and inflation during reconstruction which is succeeded by equal or greater depression. For this inevitable reaction in the future, we should now be prepared, and it is the duty of the Government to set an example to the nation by abstaining from all unnecessary or wasteful expenditure. It cannot be too strongly urged, or too often repeated that the greatest possible effort must be put forth in every direction if we are to meet the amount required for interest and the redemption of debt. It has been aptly said that Governments have no income outside that of the people, and that the wealth of a country lies not in the individual can only be built up by spending less than is earned.

In the difficult times ahead, the Dominion holds a commanding position owing to the abundance of its natural resources which need only the touch of energy and capital. The market for pulp and paper continues to expand, the demand for gold and silver adds to the value of our mines, and the soaring price of coal will hasten the development of water powers. Above all, the expected influx of set-

lers to the West will further agricultural production, our main source of wealth and extend our market for home manufactures.

Industrially our position is much less favorable. Capital, which is everywhere in demand, is not likely to be attracted to new enterprises with their attendant risks, so long as it is called upon to bear all the loss in case of failure, and to share its profits of success. The labor market, now almost universal, also acts as a brake upon industrial activity. No employer can profit from dissatisfied labor, and no employee from unreasonable demands.

### Expansion of Trade.

Edson L. Pease, the Vice President and Managing Director in his address dealt more particularly with the expansion of trade and how Canada had readjusted herself to the conditions that had arisen since the close of the European war.

Special reference was made to the trade of Canada with the foreign branches of the Bank and Mr. Pease announced that it was the intention to follow up the establishment of branches at Rio de Janeiro and Buenos Aires by establishing at Sao Paulo and Santiago in Brazil and at Bogota and Barranquilla in Colombia.

He also strongly recommended closer commercial relations between the Dominion and the British possessions on this continent, owing to the more favorable financial conditions that prevail in these colonies than in many of the European countries.

"Trade conditions throughout the Dominion continue very prosperous," said Mr. Pease, "and we have been few failures during the year and general prosperity is indicated by the increase in savings deposits. The decreases in former times caused by the cessation of our foreign trade in munitions has been in part overcome by greater sales of farm products and pulp and paper. The balance of trade remains largely in our favor."

### Trade Position.

"The increase in commercial loans indicates no curtailment in this class. In fact this has been competition for commercial loans to total deposits on November 30, 1919, was \$5,355,385 compared with \$7,533,119 in November, 1914.

Munitions figured in the exports of 1919 to the extent of \$44,000,000, while they amounted to \$274,000,000 in 1918. The increase therefore in much smaller than last year's increase of \$40,000,000. Of the total imports, \$920,000,000, not less than \$725,000,000 came from the United States, the principal items being iron and steel products, coal, cotton and sugar. We estimate that the balance of trade remains largely in our favor."

### Exchange Situation.

The problem of exchange grows in perplexity. The prevailing rates give additional value to almost all our exports, but the immense imports from the United States will be long and difficult process, depending in great measure upon European conditions and the effective means of checking the advance rate upon remittances to the United States is to reduce to the lowest possible limit our imports free from the purchase of articles of luxury, of goods that can be manufactured in Canada, by increasing the adverse balance of trade, adds to the premium which we pay on iron, steel, coal, cotton, and other raw materials which are absolutely necessary for our industries. There are indications, however, that the present unfavorable position may be somewhat improved in the near future. The British Government has given notice of its intention to make a substantial payment on account of the indebtedness within the next four months. Canada will export to the United States a large amount of flour.

### Production is Needed.

To keep production from falling off and to increase it, thus furnishing full employment for labor, is more essential now than ever. There is no encouragement to enlarge old industries and establish new ones when profits, if made, are to be specially taxed by the government. The Secretary of the Treasury in reporting upon the effect of a similar import in the United States, says that "in many instances it acts as a consumption tax, is added to the cost of production upon which profits are figured in determining prices, and has been and will, so long as it exists, be a material factor in the increased cost of living."

### Foreign Trade Developments.

The year just concluded has given additional proof of the service to the country and advantage to the bank of our branches in foreign fields. Prosperity throughout the West Indies and Central and South America is reflected in the growth of our deposits, which continue largely to exceed our commercial losses, the excess on November 29th last being \$2,900,000. At a time when the Dominion can sell to the greater part of Europe only on long term credit, with uncertain prospects of repayment in the case of some countries, the development of markets in these tropical

countries, which have so greatly increased their purchasing power, is of the utmost importance. We have therefore decided to extend our operations in this direction, and in addition to branches opened during the past year at Rio de Janeiro, Brazil; Buenos Aires in the Argentine, and Montevideo, Uruguay, we shall shortly be established at Sao Paulo and Bogota in Brazil, and Bogota and Barranquilla in Colombia.

In order to cultivate our rich business possibilities in these foreign lands and to promote reciprocal trade with Canada, we are issuing pamphlets describing their economic resources and import needs, and a Monthly Letter will be circulated reviewing general trade conditions. We hope to make our own Department of Commercial Intelligence will further provide enquirers with any special information desired, and its scope will be limited only by the desirability of its service. Through this bureau, and the financial facilities offered by the bank, we hope to stimulate the interchange of commodities between these countries of the world, and thus bring to the Dominion and enable each to share in the upbuilding and prosperity of the other.

We are also co-operating in the movement in favor of closer commercial relations between the Dominion and the British possessions on this continent. These colonies form one of our natural markets, and the Dominion and the British possessions on this continent, we hope to stimulate the interchange of commodities between these countries of the world, and thus bring to the Dominion and enable each to share in the upbuilding and prosperity of the other.

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## OBITUARY

Nellie Parker Troop

Bellefleur, Jan. 9.—Death has again visited Bellefleur, and claimed as its victim Miss Nellie Parker Troop, third daughter of Mr. and Mrs. Henry P. Troop. Miss Troop has been an invalid for years, at times a great sufferer.

During all this long and painful illness she has borne her suffering with Christian fortitude and patience. Her sick room was ever a source of cheer to those who visited her. She has for many years been a faithful member of the Granville Methodist church. Her funeral, which took place from her late home Saturday afternoon, was largely attended being conducted by the pastor Rev. W. J. Swenson. Beside her parents she leaves five sisters, Mrs. Douglas Firth, of Campbellton, N. B., Mrs. Louis Walker, Upper Grandville, Mrs. Louis Balmor, Paradise and Miss Alice and Beatrice, at home, to mourn the loss of a daughter and sister. The interment took place at the Granville Cemetery.

Mr. Troop, only two of whom are now living—Albert, living in Rockport, Mass., and Henry G., living in Ipswich, Mass. Mr. Troop took up his residence in Bellefleur in 1914, after having been married and brought up his family in Liverpool, the fourth child of a family of twelve children born to David and Priscilla Nickerson—Mr. Troop, only two of whom are now living—Albert, living in Rockport, Mass., and Henry G., living in Ipswich, Mass.

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