

ANNUAL MEETING

The eighty-fourth annual meeting of the shareholders of the Montreal was held in the Room of the institution last.

There were present: H. A. Drummond, Sir William Donald, Messrs. R. B. A. Gault, E. B. Greenshield, Paterson, R. G. Reid, J. Hon. James O'Brien, G. C. Donald Macmaster, K. C. Edith, K. C., H. Dobell, Hooper, Henry Sprague, B. A. Boas, George M. Holt, C. J. Fleet, G. M. S. Lonergan, A. E. C. Lett McLennan, M. S. F. Taylor, W. R. Miller, J. Mont, W. J. Morrice, J. Thurl, Huntley Drummond Evans and John Morris.

On the motion of Mr. son, Hon. George A. Vice-President, was unanimously elected to the chair, in the President, the Rt. Hon. cona and Mount Royal.

On the motion of Mr. seconded by Mr. H. Dol agreed: "That the following men be appointed to act as Messrs. G. F. C. F. E. Meredith, K. C., James Aird be the secretary."

DIRECTORS' REPORT The report of the Directors and their Shareholders at their general meeting was by Mr. E. S. Clouston, G. as follows:— The Directors have pleasure in reporting that the business of the company during the year has been conducted in a most satisfactory manner.

Capital Stock Rest Balance of Profits carried forward Unclaimed dividends Half-yearly Dividend, 1902.....

Notes of the Bank in Deposits not bearing interest Deposits bearing interest Balances due to other banks

Gold and Silver coin Government demand Deposit with Dominion Government required by act of currency of general bank Due by agencies of this and other banks Great Britain — Due by agencies of this and other banks Foreign countries — Call and short Loans Great Britain and United States —

Dominion and Province securities..... Railway and other Bonds..... Notes and cheques of other banks.....

Bank Premises at Montreal Current Loans and Discounts elsewhere (rebate in other assets) Debts Secured by mortgages Overdue debts not specified for).....

Bank of Montreal Montreal, 30th April 1902.

THE GENERAL MANAGER Mr. Clouston then said:— There is nothing of special interest in the report calling for comment. It shows a steady increase in business, and a corresponding increase in our profits. We are the principal shareholders and have increased \$52,000 deposits \$14,139,000, total deposits here, countries \$86,825,628, a respectable amount, but as compared to the deposit with smaller capital in the United Kingdom, the United States and Canada, readily available assets are about \$10,000,000, loans and discounts \$4,000,000, overdue debts, secured and unsecured, are \$77,000,000, greater than we have available for any possible loss. We show an increase of \$1,000,000 in paying all charges of all additions and repairs to bank premises, and make provision for bad and doubtful debts.

The Week in Ireland.

Directory of United Irish League, Dublin, May 24.

LANDLORD OR LEAGUER.—A great and enthusiastic meeting was held at Tourmakeady on 18th May, in support of the United Irish League candidate, Mr. Patrick Tuohy, of Ballintubber Abbey, a representative of the United Irish League, as against Colonel Blake, C.B., of Tower Hill, landlord, for the position of County Councillor for the Port Royal division. Whatever the local influence at work in aid of the landlord nominee may have been, the presence and the speech of Mr. O'Brien would seem to have disposed of it completely, for around the platform and throughout the day he was the hero of all Nationalists, who on the 27th will have the decision of the ballot paper.

On Mr. O'Brien's arrival he was greeted with almost a phenomenal welcome, old friends and young friends gathering around him, vying with each other to congratulate him on his return and his restoration to good health and strength. The meeting was held at the most effective position in the town of Tourmakeady, and bands attended from Ballinrobe (Michael Davitt Fife and Drum) and Killala.

PROSECUTION IN CO. CORK.—On Whit-Monday a Coercion Court, constituted by Messrs. Ulick Burke and M'Dermott, Removables, was held at Millstreet, County Cork, to try a charge preferred by the Castle against the chairman (Mr. Corkery, J.P.) and two members of the Council (Messrs. Fitzpatrick and Rahilly) for the proposal and reception of a resolution dealing with the question of eviction and the re-taking of evicted farms. The case is the first in which the Castle have prosecuted the members of a body constituted by statute for the proceedings of that body at their public meetings.

The Removables sentenced Mr. Fitzpatrick to two months' imprisonment with hard labor, and Mr. Rahilly to three months with hard labor. The case against Mr. Corkery, J.P., failing, he was discharged.

MR. McHUGH'S CASE.—Mr. P. A. McHugh's appeal against the order of Judge Ross, committing him to jail for contempt of court, by publishing in his paper reports of U. I. League meetings, was before the Court of Appeal on 15th inst., and was adjourned to next term, which, as the counsel for the receiver sorrowfully pointed out, will hang up the order and enable Mr. McHugh to visit Ireland during the Whitsuntide recess.

Next day, 16th, at a meeting of the Irish Journalists' Association, that body unanimously elected Mr. McHugh as their president for the ensuing year.

POLITICAL PRISONERS.—Mr. P. A. McHugh, M.P., who had just arrived in Sligo from Parliament, much to the dismay of the Castle authorities, who had anticipated having Mr. McHugh in jail, through the medium of Judge Ross, visited Sligo Prison on 17th May, and had an interview with the political prisoners now confined there, Messrs. O'Donnell, M.P., John Fitzgibbon, Patrick Webb, and Denis Johnston.

VISIT COERCION PRISONERS.—Alderman T. J. Condon, M.P., Mayor, arrived in Clonmel this morning from London, and one of his first duties was to visit, in his capacity of visiting justice, Mr. R. A. Corr and the following fourteen Coercion prisoners at present undergoing sentences in Clonmel jail.—Messrs. P. Fanning, Jas. Sheedy, Philip Kennedy, Michael Cody, M. Delaney, M. Gleeson, C. Greed, Thomas Burke, James Hennessy, Jim Gluhan, C. Burke, Thomas Hennessy, Michael Maguire, and Edward Osborne. They were all in fair health and spirits.

SEIZURE OF BALLADS.—On 16th May two members of the R. I. C. entered the premises of a local shopkeeper at Abbeyfeale, and seized some 700 ballads which had been printed in connection with the land fight waged by the tenants on the estate of Richard Ellis. The seizure

was made by Sergeant Boyle and Constable Collins under an order received from Dublin Castle. This fight, which has now extended nearly twelve months, is about entering on its most acute stage. Eviction-made-easy notices have been served on the tenants for the past fortnight.

THE LAND WAR IN THE WEST.—The occasion of the arrival home in Ballaghaderreen of Messrs. Rafferty, M'Mahon, and M'Cormack, after their release from Sligo Jail, was not such as to give the Castle or the landlords any reason to believe that the spirit of the people was in any way damped. The greatest enthusiasm was displayed, and around the hillsides for miles was a circle of fire which made all realize the fact that the manhood of the district "are ready for another fight and love their country still." The R. I. C. were, as usual, active. Members of the force were scattered round the streets, while at night the steps of every prominent man were dogged, and every street corner, cross road, or nook of any description seemed to have held one or two of the vigilant black-coated army.

EXTRA POLICE TAX.—The Castlebar Rural District Council on Saturday, 16th May, unanimously adopted the following:—"That in the interests of justice and fair play, we feel it is very unfair and unjust that the parish of Islandeady should be charged a rate of 3d. in the £ for extra police while there are no extra police needed. We unhesitatingly say there is not a more crimeless or law-abiding people in all Ireland than these residing in Islandeady parish, and particularly that part situate in Castlebar Union."

It was against the imposition of this tax on the county that Mr. Wm. O'Brien made a successful protest by refusing to pay the tax.

MEETING STOPPED.—On Whit Sunday the public meeting convened under the auspices of the Inns Quay Ward Branch United Irish League, to be held at Blessington Basin, caused a great deal of public excitement owing to the obstruction given by the police. The meeting was called by placard, and the objects of the meeting, contained therein, were to uphold the objects of the League and to advance the candidature of United Irish League candidates for local elections.

The police attacked the people who had assembled, and would not allow any of the bands to pass through the streets. The Parliamentary representative of the division (College Green, Mr. Nannetti, proceeded to the steps outside 27 Blessington street, where occurred another remarkable scene. Mr. Nannetti was attempting to address his constituents when a force of police, under Superintendent Lanktree, beat the people right and left. They dragged Mr. Nannetti from his position, despite his violent protests. He was so savagely treated that after the proceedings he had to be attended by a doctor. He was knocked to the ground and rolled in the gutter, and was finally hustled to the corner of Dorset street, and took refuge in 48 Dorset street, over the premises of Mr. T. Buckley, from the windows of which he again addressed the crowd, who were, however, kept back in a very violent fashion by the police.

Among the persons injured by the assaults was a lady, who was passing the corner of Lower Dorset street. She was seized by a policeman and thrown violently against a wall. Several other citizens who were peacefully going along the streets suffered injuries and insults. Several meetings were held at different parts despite the efforts of the police.

THE LAND WAR IN THE WEST.—Mr. T. W. Russell, M.P., accompanied by Mr. Douglas, M.P., Lanarkshire; Mr. Emmott, M.P.; and Mr. W. P. Byles, M.P., Bradford, arrived in Castlereagh on May 21, en route to the De Freyne, Murphy, and others of the Associated Estates. Accompanied by Mr. Patrick Conry, M.C.C., they proceeded by Loughglyn, where the western portions of the De Freyne and Murphy estates are, and interviewed several tenants

and inspected their miserable houses. In most cases they found the men and boys had gone to England, and that only the old men, women, and children were left. They were impressed by the tactics of Lord De Freyne and his backers in deferring the taking of active steps against the tenants till practically the entire manhood of the district had gone to England to earn some money to enable them to pay the rent and support their families. They then proceeded through a portion of the Dillon estate.

At Ballaghaderreen the party proceeded through portions of the Dillon, O'Grady, Murphy, and De Freyne estates, where the visitors got ample evidence of the real estate affairs in the district. After visiting and witnessing many signs of misery and wretchedness the M.P.'s returned to Castlereagh.

Early this morning they again visited practically the entire portion of the estates not gone over yesterday. In one most impoverished district, that of Meelick, where the women and children were wretchedly clad, and the houses of the very worst class, a most amazing incident occurred. When the cars were seen approaching, one of the women, suspecting that they carried the Sheriff's party, immediately gave the alarm, with the result that every four-footed animal was removed to safe quarters, and the suspected enemy groaned, but when the besieged found that the party consisted of Mr. Russell and his English friends, the sneers were long and loud, and every token of pleasure displayed, as from the oldest to the youngest you could hear. "That's Mr. Russell, who showed up the lord before, and stopped the evictions." The party next proceeded to Fairymount district, where from certain causes the same spirit did not exactly exist, and it was found that a few parties caught napping had their cattle seized. But, as one tenant said, "It is all for the better, as it is separating the chaff from the wheat."

From there they drove through a highly congested and miserable boggy district, from which they emerged into Frenchpark, where stands the residence of the De Freyne in the centre of about 1,500 acres of splendid land. What a change—but only such as is to be found throughout the entire West—the good land in the hands of the landlord or grazier, the bog and mountains in the hands of the serf. Mr. Cullinan, M.P., when joining the party, accompanied by his escort, was most gratified to find that Mr. T. W. Russell and his friends had merited the attention of the authorities, and had their steps dogged throughout the day by five mounted cyclists. Telegrams were flying from barrack to barrack to have the men held in readiness for the advent of the invaders at different points. The visitors could not believe before coming to Ireland that such a state of affairs could have existed, and intend immediately on their return to the House of Commons to draw attention to the existing state of affairs here. They declare unhesitatingly that the rents are most exorbitant, the holdings miserable, the living for large families disgraceful, and that the tenants are justified in agitating to get similar terms to those now enjoyed on the neighboring Dillon estate.

Lord De Freyne and his agent, Mr. Flanagan, have commenced to make seizures on some tenants gained whom civil bill decrees had been obtained on Thursday, while the Bishop of Elphin was administering the Sacrament of Confirmation in the parish church, and naturally the tenants were taken by surprise as no one dreamt that the dirty work would be begun on such a day.

CRIMES ACT IN SLIGO.—On Wednesday, 21st May, another batch of summonses under the Crimes Act, in which eleven Leaguers were concerned, was issued. The defendants all reside in the vicinity of Ballinacorney, County Sligo, which is about four miles from Boyle. The names of the defendants are:—Henry M'Dermott, of Bunadubber; John Kunnane, of Bunadubber; John Coer, of Bunadubber; John Sheridan, of Corradoo; Michael Carden, of Corradoo; Dominick Burey, of Corradoo; Thos. O'Gara, of Ballinacorney; John Gara, of Corrickhorna; Patrick Scott, of Kimnagh; and James Coughlan, of Lecarrow. The offences charged are unlawful assembly and intimidation.

CRIMELESS KING'S CO.—County Court Judge J. A. Curran, K.C., in opening the Quarter Sessions Court for the Birr Division of the King's Co., said he was very happy to say that there were no criminal cases to be tried, indicating that the division was free from crime. His Honor was then presented with

a pair of white gloves by Mr. Richard Bull, sub-sheriff.

WELCOME HOME.—The released Clare prisoners—Messrs. W. Reidy, President Clare Castle United Irish League; D. O'Brien, sec.; B. O'Brien, Bernard Lynch, P. Clancy, Thomas Hennessy, Joseph Hickey, Marcus Harding, James Lynch, D.C., and W. Kelly—met with a magnificent demonstration of welcome on their arrival home. At every station they were the recipients of a great ovation. On arrival of the train a procession was formed by those present, to the number of close on a thousand, after the released Leaguers had been warmly welcomed by the patriotic curate, Rev. John Nolan, who had so closely identified himself in their cause, and headed by about sixty torchlights, and some immense tar-barrels, the people made a circuit of the town, until the Fair Green commons was reached, where an immense bonfire was prepared. Here Mr. W. Harding, D.C., father of one of the ex-defendants, thanked those present for their demonstration.

An Extraordinary Story.

Byron's statement that "Truth is stranger than fiction" is forcibly illustrated by the following letter, which was published in "The Country Gentleman" over the signature of a life insurance agent. It also accentuates the truth of the statement so frequently made of late years, that there is a widespread tendency to regard the acquisition of money as the sole end and aim of life. The story runs as follows:—

In 1869 I accepted a position with a life insurance company that was doing a large business throughout the country. The issuing of large policies was seldom heard of at that time, and the solicitor who was able to secure an application for a large amount was the lion of the hour, and much sought after by other companies.

Lower Broadway was then the centre of attraction, and scarcely an evening passed without a visit to old Niblo's Garden, the corridors of the Astor House, the Metropolitan and St. Nicholas hotels. Here would congregate the young business men, from the salesman to the man about town, and often acquaintances would be made during these rounds that threw considerable business my way.

While enjoying myself at Niblo's Garden one evening my attention was attracted to four persons in one of the boxes to the left of the stage. The party consisted of two ladies and two gentlemen, one of the latter about 40 years old, the other a younger man. Their appearance, mirth and apparent enjoyment of the play soon made them the centre of attraction to the audience, as well as to the actors on the stage. When the play was over my curiosity prompted me to watch this party, and as they left, to follow them to their hotel, where I had an opportunity of observing them more closely as they ate a late evening meal—I do not know at a nearby table. They all drank wine, the older and finer-looking man drinking but little.

I dropped in at their hotel the following day, where I witnessed a fine game of billiards between the two men who had occupied the box the night before. Their skillful playing attracted considerable attention, and before the afternoon was gone I knew the two men as Mr. Livingstone and his brother-in-law, Mr. White. During the week that followed I met them quite often, and was invited one Saturday night to accompany them to the theatre, where they introduced me to the two ladies before mentioned, as their wives.

This acquaintance became mutually pleasant, especially so between Mr. Livingstone and myself—he being interested in a patent which he was anxious to sell—and I as anxious to assist for the sake of the benefit that might come to me from its sale. We often talked insurance matters together, I having suggested that he might do worse than to become an insurance agent. He replied that there was too much hard work in it to suit him, that he had rather a nice income of his own, but had about concluded to give me an application for a policy, which he finally decided to do, provided he might divide the yearly payments into two parts, and I to allow him one-half of my commission on his first payment.

You can scarcely judge of my surprise the next day when he requested me to make out an application for a fifty-thousand dollar policy. So delighted was I that I requested him to go with me at once to the office of the insurance company for an examination. This examination was

most rigid, the company's physician pronouncing Mr. Livingstone to be the most worthy of insurance of any he had examined in several years. In the course of a few days the policy was issued, the money paid to the company in cash, of which I received my part, dividing the same with Mr. Livingstone, who took the policy and left for his home in St. Lawrence County, N.Y.

More than a thousand times did I wonder if the second payment would be made on that policy and I gain my commission. This anxiety proved to be needless, for at the proper time the company notified me that the payment had been made and I received my share of it.

About five months later the company received a telegram from the State of Massachusetts, where Mr. Livingstone had moved, informing them of his death. They immediately requested me to go there and investigate the matter and report to them, as they wished to pay the loss as soon as possible if all were right, for the sake of the benefit which was sure to come to them by the payment of so large a policy.

I went to the town in Massachusetts, where I saw Mr. Livingstone in his coffin, and I attended his funeral. These facts I telegraphed to the company and they immediately made preparations to pay the loss from the Boston office—where I went with the widow and Mr. and Mrs. White.

The whole matter was given the greatest prominence in the New England papers; and I remained in the New England territory for several weeks helping the local agents, who were glad to divide with me for the good work which I did for them. Before leaving the State I visited the town where Mr. Livingstone died and placed some flowers and a wreath on his grave, and as I turned away I wiped the tears from my eyes—I having almost learned to love the man. Within the year that followed I noticed in the papers that three good-sized policies had been paid in different sections of the country, the prompt payment of which had helped to make the insurance business unusually good.

One very hot day on lower Broadway I was astonished to meet a man so strikingly like Livingstone that I faltered for a moment, then passed on with the thought of how foolish to think of such a thing. Between that time and early fall I met this same man several times, and finally I could not resist the temptation of stopping him and saying: "You are so much like a friend of mine that the likeness haunts me. Is your name Livingstone?" "Oh, no," he replied, and remarked that people often resembled each other. I said: "If you had sandy hair and no mustache I could swear you were Livingstone." He replied: "But I have brown hair and a brown mustache." We then passed on.

My feelings compelled me to relate this circumstance to the manager of the company, and he then showed me a letter from the agent in St. Lawrence county, who wrote that he was sure he had seen Livingstone in disguise in his town. The manager requested me to go into St. Lawrence county and investigate, which I did. When I reached the county, the agent pointed out to me my friend of lower Broadway, who I thought had not seen me. I kept my eye upon him for the rest of the day, and had the pleasure of seeing him cross over into Canada, since which time he has not been seen.

Going back to the home Company, I was requested to go with one of the best detectives that they could employ, to the town where Livingstone had been buried, and investigate the matter. We found the grave of Livingstone in as perfect condition as when I had placed the wreath on it some two years before. Not being satisfied with this, we went with a letter to the undertaker—which we claimed to be an order from Mrs. Livingstone to have him exhume the body and move it elsewhere for burial. He went with us to the grave and we saw it opened. The coffin was seemingly intact as when placed there. We then told the undertaker the truth regarding the matter, and he declined to proceed further with the work. We finally induced him to remove the cover from the upper part of the coffin, with the result that the body was not there—the coffin was empty.

If it had not been that both the undertaker and myself were present at the burial, nothing could have convinced us but that an empty coffin had been placed in the ground. The result prompted us to remove the coffin from the grave, and on so doing we found that the bottom of it was gone, and in digging downward we came to the top of a brick sewer which passed beneath the grave. Evidently these parties had calculated well, and were ready in the sewer to commence digging upward to remove Livingstone from the coffin as soon as the earth began

to fall into the grave from above. Investigation proved that this sewer was being constructed at the very time when Livingstone was buried. His comatose state must have been either aided by the physician or was so perfect as to deceive him, as it did the undertaker. We all remembered that at the time of his burial his wife positively refused to have the body embalmed or put on ice, nor would she allow any one to go where the body was unless she or Mr. White was present, and this hastened the burial.

Later investigation showed that these same parties had collected within the two years four policies, using much the same methods—none of which were investigated, as the companies considered it wiser to accept their losses and continue in a profitable business undisturbed than to stir up trouble.

Since that time I have investigated and adjusted many claims for insurance companies, and my experience gained in these cases has aided me in preventing the collecting of many unjust claims against the companies; but never in all my thirty-five years of experience in the insurance business have I met four so expert in fraudulent practices as were the Livingstones and Whites.

American Meat Riots.

It is frequently a subject of general discussion when "Bread Riots" take place in any section of the world, but we have come upon the following very graphic account of the recent "Meat Riots" in New York:—

"Trouble over the high price of meat broke out anew on the East Side. Several 'kosher' butcher shops were attacked by excited men and women, and persons who attempted to buy meat were severely dealt with. Captain Walsh, of the Eldridge street station, was compelled to send out several squads of policemen to disperse the crowds. It was only after night-sticks were liberally used over the heads and backs of the yelling mobs that they were routed. As early as 7 o'clock crowds of men and women began to assemble in front of the shops at No. 197 Orchard street, and Nos. 103 and 65 Rivington street. Persons who attempted to enter any of the three shops, which are all owned by the United Beef Company, were warned not to buy any meat, and if they made any pretence to do so they were handled roughly, dragged away from the door and almost away from the vicinity of the stores. The situation reached such a crisis that people who wanted to procure meat feared to go near the stores. When the mob had scared all the would-be purchasers away it quieted somewhat, but after a while it planned an attack. Almost simultaneously the mobs charged the three shops, smashing the windows and causing excitement and consternation in the neighborhood. At this juncture the police arrived, and the crowds, worked up by that time, started in to pelt the policemen with stones. The battle was short lived, however, for the policemen charged the crowds and scattered them right and left, clearing the streets in a few moments. The owners of the buildings on the East Side where there are butcher shops have informed the butchers that they will hold them responsible for any damage done to the stores, and the insurance companies have informed the owners of buildings that they cannot be held for damage done to the stores."

This is something new in the line of food disturbances; and there is an element of novelty about it, from the fact, that it is due to causes that are not usually at the bottom of similar disturbances. In fact, we might say that these troubles are due to the rise in meat prices, a change which has affected the world in general, which has felt here in Canada, and which has not, in any way been due to either socialistic or other like commotions peculiar to the district.

Catholic Sailors' Club.

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