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That The Dominion Bank is one among the banks of Canada which may take justifiable pride in the efficiency of its management there can be no doubt. Proof of it is to be found in the last annual report submitted to the shareholders:

SHOWING IN ASSETS.

At the close of 1918, the bank's total assets amounted to \$133,500,000, a gain for the year of \$24,000,000, but it is in the immediately available assets that the most striking result is to be seen. Under this particular classification there was an increase of \$5,800,000, which brought the item up to \$63,500,000, or sufficient to meet 53 per cent. of the bank's liabilities to the public. Even the strictly cash assets are equal to 23.80 per cent. of the bank's liabilities to the public, the sum total being \$28,498,000, an advance for the year of \$1,160,000. The rest account, standing at \$7,000,000, exceeds the paid-up capital by the substantial sum of \$1,000,000.

The profits for the year must be gratifying to the shareholders. The net profits at the close of 1918 stood at \$1,086,498, a gain of \$81,435 over those of 1917. This net gain means a return to the shareholders of 8.35 per cent. on the total capital and reserve, as against 7.73 per cent. for the previous year.

SUBSTANTIAL SURPLUS.

In disposing of the net profits the following disbursements were made: Dividends at the rate of 12 per cent., \$720,000; contributions to patriotic and other benevolent funds, \$38,000; officers' pension fund, \$25,000; written off bank premises, \$250,000. The balance, \$446,503, was carried forward, a sum exceeding that brought forward at the close of 1917 by \$53,000.

That there was a large expansion in the bank's business, as well as an increase in its profits, is also very evident. Total deposits, for example, increased by \$12,400,000, and now amount to \$96,107,000. Commercial loans advanced by \$18,500,000 to \$64,100,000, while notes in circulation made a gain of \$400,000.

SOLDIERS' SUPERSTITIONS.

It is unlucky for thirteen to sit down to a meal when rations have been issued for only seven.

If the sun rises in the east it's a sign that there will be stew for dinner. It is said that even the least superstitious soldiers remark on the infallibility of this omen.

To drop your rifle on the foot of a Second Lieutenant is bad luck for him.

To drop it on the foot of a Sergt.-Major, bad luck for you.

St. Catharines "Standard."

A red-faced, awkward young man approached an usher at a church wedding the other day and timorously slipped into his hand a package tied with a red ribbon. "What's this?" asked the usher suspiciously. "Oh, that's the present for the bride." "But you shouldn't bring it here, my friend!" "Shouldn't?" he replied tempestuously. "That's what this ticket in my invitation says. See here!" The usher's eyes were moist as he read: "Present at the door."—St. Louis Globe-Democrat.

The 1919 issue of the Canadian Almanac (548 pp., \$1.50), which forms the seventy-second of the series, is unusually valuable, and is indispensable to every office and library in the Dominion.

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