

AN ADDRESS BY MR. D. R. WILKIE

AT the annual meeting of the Imperial Bank of Canada held on May 27th, Mr. D. R. Wilkie, president and general manager, delivered an address, in which he dealt fully with the financial situation in Canada during the past year. The prominence of Mr. Wilkie in banking circles makes his comments of special value, especially in view of the recent fiscal crisis in the United States. The speech was as follows:

Mr. Wilkie's Address

The President.—The bank note circulation of the Dominion as on the 30th April, 1908, was \$66,713,000, as compared with \$72,841,000 on the same day in 1907. This is the direct result of the crop failure throughout the Northwest provinces and is not to be wondered at; the grain output of the three Northwestern provinces in the year 1907 being nearly fifty millions of bushels less than the yield of 1906. Our very latest reports from the Northwest indicate the existence of the best weather conditions and the probability of a very large yield for 1908, which will, we believe, compensate for the disappointment of 1907.

The acreage under crop in the three Northwest provinces in 1906 was 7,900,000 acres, in 1907 it was 8,300,000, in 1908 acreage is estimated at 9,500,000, but the yield in 1907 was only 165,000,000 bushels, as compared with 212,300,000 bushels in 1906. Fortunately the price of grain was much higher in 1907 than in 1906, but notwithstanding this there was a falling off in the net cash receipts from the crop of about \$20,000,000. These figures refer only to grain and do not provide for the reduction in the value of cattle exported during the year, which I am informed amounted to nearly two millions of dollars.

The reduction in the value of the Western grain crops has been in some measure compensated for by the increase in the output of minerals throughout the Dominion, which has grown in value from \$79,000,000 in 1906 to \$86,000,000 in 1907. The shipments from the Cobalt district alone have increased in value

from \$136,000 in 1904 to over \$6,300,000 in 1907.

Deposits

There has been a falling away in deposits in all the banks in Canada during the year, equal in the aggregate to about 4 per cent. of the amount on deposit in 1907. The reduction in our deposits did not reach that proportion and, moreover, was occasioned, mainly, by the liquidation of deposits at the credit of provincial governments required for development purposes; on the other hand there has been an actual increase of several thousands in the number of our deposit customers. There has been a reduction in the average balance at the credit of each individual depositor traceable to the disappointing harvest in the Northwest (with which we are so closely identified), to strikes, lock-outs, and other labor troubles, and to the cheapness of securities which induced depositors to increase their fixed investments. The increase of over 7,000, the bulk of whom were savings depositors, in the total number of depositors on the other hand, very promising and will bear fruit under normal conditions.

Reserves

We have throughout the year maintained large cash reserves. We have held ourselves prepared for every contingency; we have kept strong beyond criticism and in a position to take advantage of any improvement in trade conditions. We have maintained an average actual cash reserve of gold, government notes and cash balances with other banks at home and abroad of nearly 26 per cent. of our liabilities, of \$1,000,000 more than during any previous year, in addition to which our other liquid assets by way of call loans, government, municipal and railway securities equalled another 22 1/2 per cent.

Pension and Guarantee Funds

You will have noted that in addition to the ordinary annual appropriations to guarantee and pension accounts amounting to \$7,500 we have charged to the profits of the year the special contribution to the pension fund of \$45,000, which, under by-law 28, you were

good enough to grant at the last annual meeting.

The pension fund has now a substantial existence and we are in hopes that before long the accumulations from the annual grants from the bank and from contributions from the staff will enable us to put into operation the policy, which you have approved of, of providing for aged and other members of the staff deserving of consideration.

Shareholders

The number of shareholders has increased steadily. In 1906 there were 956 shareholders; in 1907 there were 1,113 shareholders, and in 1908 there were 1,278 shareholders. The increase during the past year has been, I think, greater than in any previous year.

Immigration and Crime

In the year 1907 the native born of Canada represented about 86 per cent. of the total population of the country; those born in Great Britain and its possessions represented 8 per cent. of the total; the proportion of foreign born, including United States Americans, was about 6 per cent. The number of those born outside of the British empire has increased very largely during the past few years, but we have the satisfaction of knowing that the proportion of British and Canadian born to the whole has held its own. It is estimated by the Census office at Ottawa that on March 31st, 1908, the total population of Canada was then 6,863,500, as compared with 5,371,000 in 1901.

An analysis of the number of persons convicted of offences and crimes throughout the country indicates that a very large proportion of the crimes have been committed by those born outside of the Dominion. This may be the result of enforced or encouraged immigration of criminals to Canada at the instigation of foreign governments, and perhaps even of British justices, but even then the frequency of crime amongst the immigrants is out of all reasonable proportion to their numbers. Greater care and supervision should be, and I understand is being, exercised in excluding

from the Dominion the undesirables of other countries.

During the year 1906 there were 8,092 persons convicted of crime in the Dominion, of whom fully 28 per cent., or more than 2,300, (the birthplace of 25 per cent. is not given, but a large proportion of these were probably outsiders), were born outside of Canada, the percentage of those born outside of the Dominion being only 14 per cent. of the total population.

It may be interesting to state that the population of the Northwest provinces increased from 419,512 in 1901 to 808,863 in 1906; of the latter 70.21 per cent. were British (including Canadian) born, 11.22 per cent. were born in the United States and 18.57 were born elsewhere.

United States Fiscal Crisis

During the year we have had to contend with a great fiscal crisis in the United States, which resulted in an almost universal suspension of payments by the banks of that country, accompanied by extreme stringency in the money markets of London and other European financial centres, and by depression in the value of government, municipal and railway securities necessitating, moreover, the maintenance of larger and comparatively unproductive reserves.

The decline in the value of the bonds of 15 leading railways of the United States during the last two years amounted to an average of nearly 16 points, a greater decline than occurred during the depressions of either 1893 or 1896, and 1893 witnessed the most severe crisis and industrial depression the United States has ever suffered.

We have throughout the year pursued a conservative policy, placing more value upon a permanent reputation as a strong, vigorous institution, in readiness to meet normal and abnormal conditions, than upon one more brilliant for the moment, but acquired by the realization of large profits upon underwritings, speculations and other "thin ice" performances which sooner or later have their day of reckoning.

Our banking system has had a severe test; weak institutions have been wiped out; none

too soon. We may, I think, look upon the stringency and depression as a blessing in disguise. If so-called prosperity and expansion had continued much longer the destructive, if not ruinous, effects of the failures which have occurred would have been still more disastrous and more widespread.

Special Appropriation

In setting aside \$100,000 out of the profits of the year as a fund to provide for actual and possible reductions in the market valuation of our investments as distinguished from ordinary loans and discounts we have followed the example of the great English banks, and we think we have done a wise thing. During the past year the sum of £1,300,000 was set aside by eleven English banks and applied in writing down the valuation at which consols and other reserve securities were held on their books. The shrinkage in values for which we have provided is not likely to last and, with improving conditions, we look for a reaction and a recovery in values, which, we think, will later on place the fund at our disposal.

I take this opportunity of stating that, notwithstanding the condition of the money market and the terrible shrinkage in values of almost all government, railway and industrial securities which form the collateral upon which call and time loans are made to brokers, we have not lost nor have we had occasion to provide one dollar even in anticipation of loss through our loans and advances on the security of stocks and bonds to brokers and others.

Conclusion

There is every indication of a magnificent harvest throughout the Northwest. Nothing would be of greater service to us and to every Canadian banking institution, and we hope that we have not only been able, but also willing, through our own resources to avail ourselves of the opportunities to take on a full share of the increased trade which must follow upon agricultural prosperity. Our most recent information is from Winnipeg, dated only yesterday, and to the following effect: "9,500,000 acres are under crop this year. Crop prospects are most favorable."

Eugene Field as a Poet

THE Journal of Education publishes the following from the pen of Kate Louise Brown: Born in St. Louis, Mo., Sept. 3, 1850. Died in Chicago, Ill., Nov. 3, 1895. "I don't like poetry," said a small boy one day. "We have things by Mr. Longfellow and some more of those men, and now I've got to learn a piece to speak." Aunt Helen went to her bookcase and selected two little volumes. "I think you'll find something here to like," she replied, reductively. "Anyway, I won't let it go," said Kenneth scowling. "I like 'The Owl and the Pussy Cat' and the 'Alice in Wonderland' things, but they ain't poetry, only jingles."

"Look them over and see," coaxed Aunt Helen. "S'pose I got to," groaned Kenneth. "Miss Hallam she just comes in our room every day and has her teacher, and there's the singin' teacher, and drawin'—four women we have to have round. S'pose I got to, 'cause Miss Hallam she says, 'Kenneth, I shall expect to hear from you next time.'"

"Look on page eleven of the blue book," Kenneth turned to page eleven, and began—

"Father calls me William, sister calls me Will"—

"Hum! nothin' 'bout 'Footprints on the sands of time' here," she said, scowling.

"Don't say ain't, Kenneth, just go on."

Kenneth proceeded, his round face gradually gathering a delightful grin. "That feller knows how a boy feels," he remarked at the end. "Any more like it?"

He was referred to "Seedin' things at night," "The Duel," and "The Delectable Ballad of Waller Lot," and read all three with much relish.

"But it ain't poetry," he insisted. "Guess I've had enough to know."

"Read the 'Rocky Lady,'" suggested the wily relative.

"That's more like it," he said respectfully, "and very good for that sort of thing."

"Read 'Little Blue Pigeon.'"

"Yes, that's all right, but only babies have to be rocked to sleep."

"Now, read 'Little Boy Blue.'"

Kenneth began the selection indifferently, but somehow the tender pathos penetrated even his practical boy's heart, and there he stood, his head bowed, before he finished. "I suppose the kid died, didn't he?" he inquired half-shamefacedly. Somehow the liddle did not lay down the book, but went on reading. He learned "Seedin' things at night" and many another which he was often heard crooning at his play. We cannot claim this small boy as an instant convert to "poetry," but Eugene Field proved an easy and charming gateway into a land of future delight. It did not take long for him to find out that there were selections among all the poets that he could understand and enjoy.

"I just wish I could know that man," was his frequent cry.

And the many blyst by that privilege will never cease to be grateful.

which excluded a student from testifying in courts of justice. Later this became a law. He was a complete scholar, reading Greek, Latin, French, German, Spanish, and Italian, and in the end, moreover, a poet, besides having an extensive knowledge of literature and science.

After his removal to St. Louis in 1859, he became a lawyer, gaining a national reputation in celebrated cases. He was also a poet, and a man of public spirit and calm judgment, and did much to give both city and state to the unloping in the trying days of Reconstruction.

He married Frances Reed, a very beautiful and but he never forgot that Eugene was only six. They were their grandmother Field still lived. She was an unusual character, able and vigorous mentally and physically, even in old age, and devoted to all public welfare, and especially the church.

It was her custom to give Eugene, a boy of nine, ninepence every sermon he wrote for her. One still in existence plainly shows the character of her teaching. We will quote a sentence from it.

"Oh, it is indeed hard for sinners to go down into perdition over all the obstacles which God has placed in their path. But many I am afraid, do go down into perdition, for wide is the gate and broad is the way that leadeth to destruction, and many there be that go in thereat." From the very first, despite these gloomy predictions, Eugene was fond of a practical joke.

Yet he was never unkind, and on one occasion, after preparing a paper for publication, he destroyed the entire copy because it was suggested to him that many of the articles were too personable.

He entered Williams College in 1868, but the following year was recalled to the West by the death of his father. He then became a sophomore at Knox College, Galesburg, Ill., where his father, Professor Burgess, now of Columbia College, New University in Missouri to see his brother, for whom he cherished an ideal love.

His life there was full of sunshine and light-heartedness, and his room was a place of merriment for young people of the town. As the work was mere play for him, many of the afternoon study hours were spent in entertaining a crowd of merry girls, always led by a dear old lady friend in the house. He always prepared a unique entertainment for them apart from the usual positions in the larger Western cities, by his comic songs, funny anecdotes and bogus programs.

On one occasion, he drove his future sister-in-law five miles out in the country to borrow an old-fashioned hoop skirt that he had planned to use in a parody on "Comin' thro' the Rye." Imagine her consternation when upon entering the principal street of the town he donned the skirt and insisted on wearing it, despite the stares and laughter of passers-by.

In after years, while on the Tribune in Denver, Col., the famous aesthetic, Oscar Wilde, was advertised for a lecture in that city.

The Tribune had written favorable notices of the time arrived he failed to appear, whereupon Field, in an open carriage, the general public totally unused to the various papers gave long accounts of Wilde's arrival, his personal appearance, etc., when 1873 he married and came until sometime later.

land Comstock, and entered upon newspaper work at his home, where he rose rapidly in his profession, and finally became a writer for the Chicago Record, and finally came to his home for the remainder of his life.

Eugene Field was an ideal father, loving intensely and most tenderly the eight dear children who came to bless his home.

The first child, Roswell Martin, died at the age of two months, and the father-heart never lost its sense of bereavement in this sorrow. One daughter, a girl, born in his enforced absence, only lived a few but a tender, beautiful, white-winged thought.

While abroad, the oldest son, Melvin Gray, suddenly left this life in his bitter grief "Little Boy Blue" was written, and is supposed to be suggested by the death of this dear child. At least his tender sympathy for all our parents finds expression in this most widely-known of his poems.

At first Eugene scarce called his jingles poetry. His very first verse, written while a mere boy, was

supposed to express the yearnings of his pet dog, "Dooley."

"Oh, had I the wings of a dove, I'd fly
Away from this world of fears;
I'd fly all around Miss Emerson's yard,
And sing to her of my love."

Later, as his appreciation of childhood grew to a passion, he wrote a series of beautiful lyrics ever dedicated to the little people came from his pen. He was his own master, and he was able to do so, because he was a playfellow, writing the most charming and deliciously playful letters to them when absent. His most lovely verses were those he wrote for the little ones who remained, only two were girls, "Mary French" or "Polly," the second child, and Baby Ruth or "Sister Grace," who should be president for three terms, and voted to her younger brothers. When quite a little thing, some one asked her age, and her father replied grandly, "She will be young to me, and I'll be young to her." At twelve she wrote a very original story, "pleases her, Field took her ideas, enlarged upon them, and sent this manuscript for of which she shared with her. Little Eugene, Jr., or "Penny," often slept by his father, and it was the sight of that small sweet face upon the pillow that suggested the rare poem of "Sometime."

"Last night, my darling, as you slept,
I thought I heard you sigh,
And to your little crib I crept,
And watched you sleep so sweetly,
Then, bending down, I kissed your brow,
For, oh! I love you so—
You are too young to know it now,
But sometime you shall know."

When Roswell Francis, or "Pony" and "Sister Girl" came to bless his last years, he delighted in playing with the sunny creatures. Pony's favorite occupation was to shoot a toy cat from the foot of the bed with his little gun. His papa, however, had tied a silken thread to the creature so it might fall at the proper time.

In his newspaper work, Eugene Field was logical, clear-headed, witty, and brilliant.

Early loved books, especially old editions, and delighted to lead others into the gentle maze. His close friend, Francis Wilson, writes of him, "There is a little corner of soul the very core of whose heart is touched to the very depths of those great books, 'Bible,' 'Boccaccio,' 'About Horace,' and these folk will keep green the memory of his life, and the world will keep alive the Philobibion of Richard de Bury."

"FLORODORA" SONG AN ACCIDENT

Leslie Stuart told me that two musical numbers, which both he and George Edwards had thought would be most popular in "Havana," were cut out after the first performance, writes a London Correspondent.

"I thought they were the most popular songs I ever wrote," said he, "and I would have banked on them above all others, but they did not go, and so they went. It was like taking my life's blood, but to reach the audience has the say and not the author. One was called 'England' and was really 'Soldiers of the Queen.' Still they did not care for it. 'Think of that from Englishman!'"

"It is a queer thing about songs," he continued. "Take the famous sextet in 'Florodora,' for instance. The 'Tell Me, Pretty Maiden' song, you know. It was an accident and nothing more or less than an old Gregorian chant. I was a cathedral organist when I was only 14 years old and those Gregorian tunes became almost part of my life. I was saturated with the Gregorian chant, and I have never since been able to get it out of my head."

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Law of "No Third Term"

ALTHOUGH the Chicago Republican Convention remained firm in the face of hysterical efforts to stampede it, and in the end nominated Secretary Taft, it is a fact that President Roosevelt could have had the nomination if he had so desired, and that it was a mystery to many people why any American citizen, let alone one of Theodore Roosevelt's temperament, should refuse a chance to be President. The truth is that there is a generally accepted tradition to the effect that no man should be president for three terms, and while, technically, Mr. Roosevelt has been Chief Executive for only a term and a half, he felt himself bound not to take advantage of what might be termed a quibble.

The Unwritten Law

The constitution of the United States is a written document, and it contains no reference to the matter of a third term; but there is growing up in that country an unwritten constitution also, and it is this unwritten constitution that declares eight years long enough for any President. In the time of George Washington, the first President, that the precedent was established. George Washington refused a third term, but there is reason to believe that he did so more because he felt himself weary than because he considered it a third term improper in itself. Moreover, the father of his country may have had misgivings as to the propriety of his own re-election, but he prudently killed the third term movement before it was out of its infancy. Since that time, only one President of the United States, with the exception of Mr. Roosevelt, has taken such a hold on the hearts of his countrymen as to warrant a movement to give him a third nomination.

Grant, the Hero

That President was Ulysses S. Grant. After the Civil War Grant was the national hero. In 1868 and again in 1872 he was the unanimous choice of the Republican party, and on each occasion he was elected by an overwhelming majority. His second administration was marred by several scandals, but, according to Frederick J. Haskin, in the New York Evening News, a popular opinion did not hold Grant responsible. The blame was put on his colleagues, with whom Grant's relations were strained, and with the public. Grant remained the one great big man of the Union. Strange to say, the Southerners also approved of their conqueror, for his magnanimity in the surrender at Appomattox they could not forget. They, like the Northerners, did not hold Grant personally accountable for the "carpet bag" era. So, when he left on his famous tour of the world, after his second term of office, there was no reason to believe his hold upon the imagination of his countrymen was not as firm as ever.

The Men Who Hated Blaine

That tour, moreover, served to still further popularize him, for wherever he went he was treated almost as a royal visitor, and the Americans saw their own estimate of this hero approved and certified by the public of other nations. He was the hero of all the nations of Europe. Therefore, when he returned on the eve of the campaign of 1880, all the omens mured at first to becoming a candidate, but his scruples soon vanished, and he announced his willingness to stand. The announcement found a hearty response from the people, and there can be little doubt that they would have elected him again, if he had not been so old. There remained, however, the politicians at Washington, with whom Grant was not strong. There remained also the fact that the men who had advised Grant were using him merely as an instrument to destroy John G. Blaine.

"The Man From Appomattox"

Grant's chief backer was Roscoe G. Conkling, of New York, one of the ablest and most powerful politicians of his time. Conkling hated Blaine to the bottom of his heart, and he was determined to bring Blaine down. His nominating speech is reckoned only four years before, in which the celebrated "plum knight" phrase occurred. Conkling began his appeal in the words—

"When asked what State he hails from
Our sole reply shall be
He comes from Appomattox,
And its famous apple tree."

His eloquence caught the convention, but his hatred of Blaine caused Conkling to go too far, and his harsh sentences made every Blaine man in the hall grip his teeth. The balloting began, the first vote showing Grant with 804 and Blaine with 284. Grant had only 14 votes more, but vote after vote was taken and he could never rise above 314.

ANNUAL REJOICINGS AT ZURICH

The great summer festival of Zurich, the Schœnenteste, is one of the prettiest Continental festivals. It marks the ceremonial end of spring and the farewell to winter with its icy grip. All Zurich shares in the rejoicing of the event, which takes place the second Monday after Easter. Winter, says the Rev. C. W. A. Brooke, writing in the "World of Travel," is personified by a high priest, who, upon which Garfield arose and pointed out that his name was not properly before the convention. The chairman ruled him out of order, but he began to speak, and although the gallant 306 stood firmly by Grant, he was beaten, and the tradition that no president should have a third term was firmly established.

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