THE EVENING TELEGRAM, ST. JOHN'S, NEWFOUNDLAND, JANUARY 21, 1922-10



Hundreds of Men and Women in St. John's Appear To Be Physical Wrecks Simply Because Their Systems Are Starving for Nourishment.

There are hundreds of thin, run-down, nervous men and women right here in St. John's who should be strong, sturdy and vigorous, with rich, red blood tingling through their veins and feeling brimful of life and energy, if they would only profit by the parts of Europe and North and South Roy. "that the pain in my side has experience of others all over the United States and Canada, and America, conveying our products to disappeared and that my strength assist nature to digest the food they eat, by simply taking Tanlac.

ture's Medicine.

vs. Fore-and-Aft.

tling with the storms of the Atlantic

for fifty or sixty days, and in some

Islands, to be refitted, and

it to sea and make Newfound-

right. Some were compelled

the Former.

(H. F. SHORTIS.)

I read with much interest Captain other ports, in the months of Jan-

Kean's reply to your correspondent uary and February so as to be out in

"D," with regard to square-rigged time to prosecute the sealfishery.

vessels versus Fore-an-Aft in our Some of these vessels would be bat-

his contention that the Fore-and-At cases they had to put back for the

Kean himself. He says, "And I want to put i ak to Queenstown after forty

to say right here that if all our ves- or fifty wws, but such was the desels were built out of the same class terminati and energy of the cap-

of wood and fastened in the same way tains and . we that very few of the

as our English vessels are, you would vessels foun or were known to

hear of no foundering at sea regard- abandon the voyage. How often have

less of whether they were rigged fore we seen them come into this very port

and aft or square-rigged." Now I of St. John's under jury-masts, after

shall take up a few of our vessels the ship had been hove out on her

which were not built in England or beam-ends and had to cut the fore-

Scotland, but in Newfoundland and mast or mainmast out of the ship to

Prince Edward Island, and which right her. Now let us take up the re-

could compete favorably with any of spective qualities of the square-rigged

In fact, there is not a single por-

Millions of people have not only been relieved of the most obstinate patient becomes thin and pale and in forms of dyspepsia and indigestion by time various complications are apt to Tanlac after other remedies have fail-, but large numbers of them have Tanlac is a powerful reconstructive reported a remarkable and rapid in-crease in weight and a return to nor-mal health and strength by its use. tonic and quickly overcomes this con-dition by aiding Nature to eliminate the impurities from the system in a

In fact, so phenomenal have been natural way and enable the vital orthe gains in weight by thin, frail peo- gans to properly perform their funcple through the use of Tanlac that tions. That is why it is called Nathis remarkable preparation is now being proclaimed everywhere as the Greatest Tonic

The food people eat does them ab- by the helpful action of Tanlac, which no good unless they digest it begins its work by stimulating the di-When you suffer from in- gestive and assimilative organs, thereproperly digestion and other forms of stomach by enriching the blcod and invigorattrouble, the food does you harm in- ing the entire system. Next, it en- hold records for capability in seastead of good, because food which is ables the weak. worn-out stomach to not digested stays in the stomach and thoroughly digest its food and convert ferments, causing pains, swelling, gas the nourishing elements into bone, on stomach. shortness of breath, bad blood and muscle. The result is you taste in the mouth, dizziness and many feel strong, sturdy and well with the gear not giving the rudders so much other disagreeable symptoms. If this proper amount of flesh, as Nature incondition is permitted to run on for | tended. Tanlac is sold by leading druggist in indefinite period the entire system becomes saturated with poiscns, the everywhere

Square-Rigged

mercantile marine. Really I cash

see that Capt. Kean has made good

schooner rigged vessel is superior to ;

the square-rigged. In fact it is all the aga

other way, as explained by Capt. land

Suffering Gone, ng Long Island Sound, the Delaware and other rivers, but when it She is Enthusiastic comes to buffeting the stormy Atlantic in the middle of winter they mus take a back seat. It is true the Dame Edmond Roy Singing the

three-masted schooners have been Praises of Dodd's Kidney Pills. employed mainly in the Mediterranean trade since our square-rigged vessels For Six Years She Was Troubled have almost entirely disappeared from With Pains and Aches But Found the mercantile marine, but what a the Relief She Looked For in lamentable record they have shown! It Dedd's Kidney Pills. would be interesting to know how

ing my lifetime could be counted on

LEFT TO EXPERIENCED MARIN.

ERS.

one's fingers.

Petits' Mechins, Matane Co., Que. many of them have disappeared in mid-ocean during the past four or five Jan. 20th .- (Special)-Rejoicing that years. Now compare the result with she is again in good health after six the annual losses of our square-rigged years of suffering, Dame Edmond Roy of testing for the financial policies of fleet, in the days that the latter, with of this place is singing the praises of

their respective house-flags at the fore- Dodd's Kidney Pills. mast head, plowed the briny to all "You can tell everyone," says Dame market! The number of square-rig- has come back." gers that were abandoned at sea dur-

"I suffered for six years," she continues, "I was also troubled with rheumatism, cramps in the muscles, backache and headache. I took only eight boxes of Dodd's Kidney Pills." The reason that Dame Roy got such

with confidence.

year

A Satisfactory Showing.

prompt help from Dodd's Kidney In concluding this article I must simply leave the decision as to the Pills is that every one of her troubles qualifications of the square-rigger and is a symptom of Kidney trouble the fore-and-aft schooner in the trade Dodd's Kidney Pills are purely and of our country to such experienced simply a kidney remody. They veterans as Captains Vine, Gosse, strengthen the kidneys to do their full tion of the body that is not benefited Joyce, Nichols, Wakeham Coward, work of straining the impurities out English, Couch, Olsen and others, of the blood.

and the steady shrinkage in the volwho were half a century shipmast rs Ask your neighbors about Dodd's ume of all business, resulting in our in our mercantile marine, and who Kidney Pills. case in a smaller amount of loans on

manship and success in their calling, Will Unveil Memorial.

second to no man as master mariners. With regard to the patent steering The ceremony of the unveiling of play as the wheel chains, and the rake St. Thomas's War Memorial by His ember. We have set aside \$325,000 for took the opportunity of investing a play as the wheel chains, and the rake St. Thomas's War Memorial by risk the very heavy burden of taxation corresponding sum, at the favourable the personal guidance and oversight of the sternpost in comparison to that Excellency the Governor will take the very heavy burden of taxation rates which prevailed in the bond of the head of the department they of thirty years ago, I know nothing, place in the Parish Church on Mon-but if there be a defect, as Capt. Kean day next at 11 a.m. The service will ness, \$500,000 for Bank Premises Ac-various provincial Governments. Dur-

Another Argument in Favor of as a man running through the street from the Parish who came forward we referred last year to having been industrial builds of has been submitted to it. half-naked, with no clothing on but at the call of duty and did not return. able to acquire premises for several Canada and to its agricultural inter-During the singing of the hymn fol-

lowing the unveiling, floral tributes terms, and the purchase price of these may be laid upon or around the font, accounting for the principal part of the increase in the item of Bank Premises in our balance sheet.

The only Eyesight Specialist named Trapnell doing business Newfoundland to-day is Bank in in

Kodak Store).-jan16,tf A SMART LITTL? HOUSEMAID.

Had breakfast well laid, And all the beds madeing!



A REVIEW OF THE BANKING YEAR Sir John Aird, General Manager of The Canadian Bank of Comme

addresses the Shareholders at the Annual Meeting of the Bank The contraction in business, to which I referred when address-ing you a year ago, has con-tigned down to the arconnet tigned to the standing of this Bank in the for-eign exchange markets. Acceptances under Letters of Credit show a large

tinued unabated down to the present time: indeed it increased in severity foreign trade at the present time. time; indeed it increased in severity foreign trade at the present time. total assets of the Bank as at Novem-

throughout the greater part of the Strong Reserves. year just closed. It has been a time

ber 30th last amounted to over \$428,- stances as we have pas 000,000. This increase is owing largely during the past year Cash on hand and in the Central all business, and particularly of holdings of gold and silver coin and the movement of the crop of last debts to total loans over banks, searching out the weak spots Dominion notes, stands at \$65,162,871, autumn.

and revealing the true outcome of and represents an increase in proplans adopted under much brighter auspices. It has been a source of much from the source of much brighter way of deposits and note issue, from 15.9 per cent. to 17.3 per cent. There gratification to us to find that policies has been a similar increase in the proadopted by this Bank after full con-sideration with a view to warding off these liabilities, from 48 per cent. a care, of which that part which bears the evil effects of just such a period year ago to 49 per cent. at the close the ultimate risk is the money which as the present, have proved as ef- of November last. We have thought it you as shareholders have invested in ficacious as we had hoped, enabling well to maintain ample reserves at the business. I wish to say emphaticus to view the present with equanim- all times under present unsettled con- ally that the safety of your investity and to look forward to the future ditions. There are several important ment does not depend upon my own of their duties. They changes in the items comprised in the unaided judgment, nor upon that of the principal offices

term "quick assets." Thus, the amount any other single officer of this institu-of cheques on other banks held at the tion. We have departments at Toronto, The net profits of the Bank during | end of November shows a large deounted to \$3,116,136, or crease as compared with the figures about \$190.000 less than a year of the previous year. The reasons for ago. Considering the difficulties with this are, of course, the general inacwhich the situation has been beset, tivity of business and lower prices.

Government Securities.

There have been some considerable some of the best and brightest of the which to earn a profit, we venture to changes in the Government securities younger men on our staff, specially value of such asset able to provide out of it the regular indebtedness to the Canadian banks ments in the handling of credits is dividend of twelve per cent., and a by payment of the short term securi- looked upon as offering the best op- dictate. In our opinio bonus of one per cent. paid last Dec- ties which the latter hold, and we portunity this Bank can give for future promotion and usefulness. Under

but if there is, then all I can say, it be choral and will be taken by the source sion Fund, and finally carry forward rowings from the Dominion Govern- all loans or credits over a certain sum should have been remedied when it Rector. After the saveiling the Mem-into next year's accounts at the credit nemt under the Finance Act. Loans have to be passed upon by the Credit process is not yet fully of the credit of Profit and Loss, a balance of \$1,- and Discounts in Canada, other than the adoffice and by burden of taxation is a was first noticed. To my mind a orial will be dedicated by the Lord of Profit and Loss, a balance of \$1,-three-legged schooner in contrast with our well-built, durable and easy-with our well-built, durable and easyance of our expressed policy of carry- ing position in the first of these two charge of credits is submitted to the ing our premises on our books at ap- items, which represents roughly the Board, certifying that every credit and less at what they may be placed in the same category and the next of kin of the gallant men proximately 50 per cent, of their cost, measure of service rendered to the which should come befort the Board,

> of our branches in the West Indies and South America on favourable Overdue Debts, but it is small when prevail are taken into consideration. We have provided amply for all pos-

to be undoubtedly conservative. Sound Commercial Loans. takes place in the autumn of each Our total assets show a decrease of year, and whenever in the judgment tain Kean, when the steamsnips Eagle, KARL S. TRAPNELL, 307 Wat- amount to \$23,477,574, is, of course, between 10 and 11 per cent as com- of these officers there is doubt as to improved in many respectation. the direct result of lower prices for pared with the figures of a year ago, the ultimate collection of the face as to the future so widespr commodities and of the contraction in which is more than accounted for by amount of any debt. full provision for ago has largely disapped the volume of general business. Ow- the decrease in commodity prices. At the estimated loss is made, either by stocks ing to lower prices a much smaller the end of November, 1920, the total writing down the debt in the books or cost have been steadily amount of money is required to han-amount of money is required to han-dle a given quantity of goods than a 000, and at the end of August last, in a contingent account. The same pro-at a loss. The problem year ago. The same influences have seven months later, they had been had their effect on deposits, which reduced to \$378,814,000, that is by now stand at \$353,155,200, of which about \$102,000,000, or over 21 about 254 millions bear interest, the per cent. This was not caused by any or other items which have come into natural resources of Caus palance of 99 million being non-inter- set policy of contraction or enforced its possession as security for debts in- ready as ever to resp est-bearing. I have already mentioned liquidation, but simply by the natural, curred to it. The provision which is of her people. If bus the decrease in the Bank's loans, orderly and voluntary payment of thus made for bad debts is so ample present to be more or less which is a natural accompaniment of debts by our customers in the face of that every year a certain amount is tion of suspended anim

well-known firms of putation. They are v these annual meetings sum for their service 000, and undoubtedly their best endeavours in addition to verif of the records, and th Winnipeg, Calgary, Vancouver, Sherence of the cash and

Careful Administration

I should like to lay frankly before

he shareholders the precautions with

which we have surrounded the admin-

brooke and Halifax, for the purpose as investments or as of supervising the loans of the Bank. loans, they carefully These departments are headed by annual review of all s senior officers of proved judgment and experience in lending money, and they are assisted in their work by are placed in possession by are placed in idence upon which our selected for the purpose. The training this does not satisfy the these men receive in these depart- liberty to make such vestigations as their well and thoroughly don

> A Difficult Year In conclusion, I may

especially under such ad

years shows a marked de

As to the auditors'

auditors whom you elec

chartered accountants

A Thorough Audit

year through which nassed was undoubtedly a Irregularities here and progress of deflation sho more at what people must be remembered cipal taxes are one of that keep up rents and r

Ample Provision. Ample Provision. The procedure I have described is prices of manufactured g

compared with the total volume of our that which is applied to all the cur- lack of capital accum is reflected in this year's statement, business and when the conditions that rent and active business of the Bank. high level of wages all The comparatively small number of the manner of taxes on accounts in connection with which tending to increase the un sible loss, and believe the figures at there are slow or dragging advances, which has been so prevale which this asset stands in our books are subject to the additional test of and other ways the return an annual review by the Superintend-ents and the Chief Inspector. This Improving Press

Improving Prospec

Yet the position has Some en's Blac ashmere

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a large

years have had the yards taken off Ranger, Proteus, Bear, Neptune, Wolf er Street (upstairs, next door to were employed in the grain trade. after the sealfishery, between Montreal, New York, running to Belfast, Glasgow and other English ports, if A smart little housemaid at Deeping

mands-the Terra Nova - carried square-yards on her voyage to the South Pole a few years ago. It was only lately the topmasts and topgalient masts were cut and the yards taken

yards, and found them very useful. or they would not have carried them? Even Capt. Kean's ship he now com- But all in the house were still sleep-

down-and this was done when the Atlantic voyages were over. The old sealing masters such as White, Mul-

should have been remedied when it Rector. After the unveiling the Memhandled square-riggers, with their tives of Church and State the Army Bank Premises Account is in pursu- \$23,334,479. We still hold an outstandskysail yards and studding sails, and Navy, the Great War Veterans,

his pyjamas. QUERY FOR CAPT. KEAN.

argument "every one of our sealing orial has been erected. steamers came out to us square-rig

Capt. Kean says to strengthen his which is just below where the memged, some of them full rigged ships. Every one of them for the last twenty

Influence of Lower Prices. The decrease of somewhat over sev en million dollars in notes of the circulation, which now



they had not their full rig of square Declared she had finished her sweep-

think that you will regard this as a we hold. During the year the British satisfactory showing. We have been Government continued to reduce its

built vessels. and the fore-and-after, better known They were all brigs, brigantines and as a "three-legged" schouner. The Munden, Cummins and others always barques: "In the first place we had captain of the square-rigged knows all our great sealing fleet, and by experience as well as by the weaamongst our foreign-going vessels I ther glass that a great storm is that was stripped. But what applies may mention the Ida, built by Kear- "brewing." He immediately gives or- to our steamers is irrelevant to the ney, where the Post Office now, ders to take in all light sails, such as question at issue. A steamer in the stands for C. F. Bennett & Co., the royals, top gallant sails, and fiying ice is just as safe as if she was in the brigs Jessie and Claudia built by John jib. As the wind increases he puts harbor. The late Capt. Arthur Jack-Woods for P. Rogerson & Son, the Un-dine by Woods for Barnes & Co., the ting her under double-reefed topsails, S.S. Falcon very convenient about Henry Thomas by Charlie Newhook reefed foresail, stows the jib, and for Thomas & Co., also the brig Flash, hoists the foretopmast staysail. The the Mary Hounsell, built by Kearney wind continues to increase, he gives for Hounsell & Co., built in Mudge's orders to heave the ship to, clew up Dock, now where Morey & Co. have the foretopsail and tie it up, and put their South Side premises, the barque her under the maintopsail and reefed Rothesay, built by Kearney in Har- main-staysail-and there she will lay bor Grace, also the Naomi, Arabella like a duck on the water. It must be Tarbet, Clutha, Wm. Dcunelly, Mag- understood that I am speaking about noon and evening. Great

gie, Pet, the Bonavista, Belinda, Bei- our local built vessels. Often the lesise, Harriet Ridley, Princess, built vessel will have to lay to for twenty- sheet of ice and Bennett's at the Iron Isle (Bell Isle) by Kent, four hours or more before they can and scores of others that I could name again make sail. As a general rule Band in attendance, play -all square-riggers in the foreign that vessel will come through withtrade. out straining a rope-yarn.

A GALLANT FLEET.

MADE WINTER TRIPS.

Now let us take up some of the Let us take a few of our colonial lcoal built square-riggers that were built vessels, brigs and brigantines. employed in the trade between New- For instance there were Tessier's foundland and Great Britain, convey-brigs Jura and Neva that were ham ing oil and skins, etc., across the Atmering at winter passages for years, lantic in the fifties and sixties. It taking cargoes of new fish to Brazil in must be remembered that all these the months of September and October. vessels made winter passages to our load sugar, cotton, etc., to Liverpool, coast from Liverpool, Bristol, Plyand face Newfoundland in the month sage yesterday which stated that the mouth, Greenock, Cork, Waterford and



in January, and yet it was seldom schr. Agnes P. Duff, which went ashore they did not accomplish their voyage. at Bear's Cove, near Renews, has been The same may be said with regard to completely broken up. Captain Snow Rogerson's brigs Claudia and Jessie. and crew took passage by the Trepas-Not alone did the Jessie hammer at sey train, which left for here yesterit for thirty or forty days on a pas- day forenoon. sage from England, but old Capt. Pearcy of Brigus in the Jessie rescued a crew of a large ship in mid-ocean, in the month of January, and brought them back to Queenstown, notwithstanding that the bulwarks and stancheons of his own ship were carried away. There was no foundering or abandoning amongst that crowd. You will notice I have confined myself to winter passages from England in our local square-rigged vessels, and made no reference to Portugal, Spain and Mediterranean ports, be-cause it was the voyages to and from the British Isles that tried the metal of our ships and men in the days of the square-riggers. The slogan was, "Don't give up the ship." Now for the fore-and-aft schooner in a storm. I do not dispute that the three-legged schooners are the most suitable for

lowney, Graham, Murphy, Hanrahan, carried square-yards, and J think it was the Neptune was the first steamer forty years ago, when he lost his propeller at the sealfishery and had to sail her to Sydney to get repairs. Prince's Rink open to-

day and Monday, aftering latest music, including selections from the



