

" or "Preparing for
prepare the invalid
with a lot of laughs
y giving him or her
plot and fun and
e interesting puzzles
cupied. —Sel.

Story.

Money Moon."

Y FARNOL.
from Dodd, Mead &
New York.
ER X.
ADAM ENTERED
EMN LEAGUE
OVENANT.
e moon to-night,
es!"

an' round, isn't it?"
g, and very round."
low, isn't it?"

big golden sovereign,
e a sovereign, my

w, I was wondering—
hance that it was a

g out at the lattice,
g Porges. Anthea and
busied upon house-
ly feminine, where-
had drawn Bellew to
ere they leaned, the
by Bellew's long arm,
rned up to the silvery
on.

came up behind them,
ne position of Bellew's
on the other side of
befell that her hand
moment, rested upon
den as it was in the
probably began it.

dia, as has been said
icating air; but it is
charged with a subtle
e commonest objects,
matter-of-fact shapes
into things of wonder,
le things that pass
mon-places,—things
wholly beneath notice
rld, become fraught
meaning, and may
such undreamed of
e in Arcadia. Thus,
d, that Anthea's hand
ed, and rested upon
fiance of it will be-
ent.

d Anthea, laying that
most natural manner in
e Small Porges' curls,
you two be discussing

answered Small Porges.
if it was a Money
orges hasn't said if it is,

ap," answered Bellew,
d Anthea again, "what
oon be?"

d Small Porges, "when
ust so, then you go out
tune, you know. But
o be a Money Moon,
know, you know, else
of course."

ear!" sighed Anthea,
k head down to his
on't you know that
hard to get, and that
orked for, and that no
e without a great deal
w?"

one can't find fortunes,
know that, but we shall,
es knows all about it,
ow that we shall. I'm
all find one, some day,
ut it in my prayers now,
ou know. I say: 'An'
n' my Uncle Porges to
hen the Money Moon
e, world without end—
e, it's all right, an' we're
e Money Moon comes,
orges?"

, yes," nodded Bellew,
Moon comes."

a silence between them,
eld a wondrous charm of

BANK OF MONTREAL
Annual General Meeting, held 6th
December, 1920

To 103rd Annual General Meeting
of the Shareholders of the Bank of
Montreal was held on Monday, De-
cember 6th, at the Bank's Headquar-
ters. The President, Sir Vincent
Meredith, Bart., occupied the chair
and presented the annual report of
the Directors.

Before moving the adoption of the
report, Sir Vincent Meredith gave a
comprehensive review of the econo-
mic situation. During the year, he
said, an overwhelming demand for
credit had taxed resources to the utmost.
It had been difficult to make men who
had grown accustomed to high prices
recognize the fact that economic con-
ditions, which no artificial means can alter,
alone are the cause of price decline.
"The demand for intervention through
Government control is still insistent in
some quarters," he said. "Canada
alone cannot control world-wide con-
ditions, and it is idle to turn to the
Government for relief from falling prices.
This applies to wheat as well as to other
commodities."

Summing up, he said: "The situa-
tion in Canada at present, as I view
it, is that while there does not appear
to be any cause for apprehension, there
is every reason for the exercise of the
utmost measure of caution. Canada
cannot dissociate herself from world
conditions, and world conditions are not
satisfactory. On this continent the two
years supervening upon the Armistice
have been marked by unexampled trade
activity and prosperity, a circumstance
common to the conclusion of all great
wars, but the reaction has set in and
may not yet be in full play. Happily,
Canada is well buttressed on many
sides, and the exercise of prudence and
sagacity should enable her to meet the
shock of falling prices, restricted credits
and deflated currency, without serious
impairment of her commercial and fi-
nancial vitality."

Expansion of Business in Canada.

The General Manager, Sir Frederick
Williams-Taylor, in reviewing the
operations of the Bank during the
year, said the payment of a bonus of
2% to the shareholders was not the
outcome of higher rates of interest
on current loans in Canada but a re-
flection of the increase in current loans
and on high interest rates on call loans
in New York, the volume of which was
governed by the Bank's requirements in
liquid reserves. One anomaly which
attracted attention was that with credit
restriction as acute here as it was across
the line, the price of money was materi-
ally lower in the Dominion. This con-
dition, he said, was regarded as a tribute
to Canada's good banking system.

Dealing with the growth of the Bank's
operations, he said: "It is noteworthy
that the greatest expansion of the Bank
during the past few years has been in our
own country. This is revealed in our
greatly increased loans and deposits in
Canada and in the number of branches
opened during the period.

	Loans	Deposits	Branches
	in Canada	in Canada	in Canada
1914.	\$123,147,000	\$168,557,000	173
1920.	240,725,000	358,878,000	302

The annual report was unanimously
adopted and the retiring directors were
re-elected. The shareholders gave ap-
proval to the motion by Lord Shaugh-
nessy to increase the number of directors
from 16 to 18 and to the two new positions
on the Board were elected Sir Lomer
Gouin and General Sir Arthur Currie.

At a subsequent meeting of Directors,
Sir Vincent Meredith, Bart, was re-elected
president, and Sir Charles Gordon,
G.B.E., was re-elected vice-president.

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its own; a silence that lasted so long that
the coppery curls drooped lower, and lower
upon Bellew's arm, until Anthea, sighing,
rose, and in a very tender voice bade
Small Porges say 'Good-night!' The
which he did, forthwith, slumberous of
voice, and sleepy eyed, and so, with his
hand in Anthea's, went drowsily up to bed.

Wherefore, seeing that Miss Priscilla
had bustled away into the kitchen,
Bellew sauntered out into the rose-
garden to look upon the beauty of the
night. The warm air was fragrant with
dewy scents, and the moon, already
high above the tree-tops, poured down
her gentle radiance upon the quaint, old
garden with its winding walks, and clipped
yew hedges, while upon the quiet, from
the dim shadow of the distant woods,
stole the soft, sweet song of a nightingale.

Bellew walked a path bordered with
flowers, and checkered with silver patches
of moon-light, drinking in the thousand
beauties about him, staring up at the
glory of the moon, the indigo of the sky,
and listening to the voice of the lonely
singer in the wood. And yet it was of
none of these he was thinking as he paused
under the shadow of "King Arthur,"
—nor of Small Porges, nor of any one or
anything in this world but only of the
sudden, light touch of a warm, soft hand
upon his.

"Be that you, sir?" Bellew started
and now he found that he had been
sitting, all this while, with an empty
pipe between his teeth, yet content there-
with; wherefore he shook his head, and
wandered.

"Be that you, Mr. Beloo, sir?"

"Yes Adam, it is I."

"Ah! an' how might you be feelin'
now—arter your exercise wi' the pitch-
fork, sir?"

"Very fit, I thank you, Adam. Sit
down, and smoke, and let us converse
together."

"Why thankee sir," answered Adam,
producing the small, black clay pipe from
his waistcoat pocket, and accepting
Bellew's proffered pouch. "I've been
up to the 'ouse a visitin' Prudence, the
cook,—an' a rare cook she be, too, Mr.
Beloo sir!"

"And a rare buxom girl into the bargain,
Adam!"

"Oh, ah!—she's well enough sir; I
won't go for to deny as she's a fine, up-
standing, well-shaped, tall, an' proper
figure of a woman as ever was, sir,—
though the Kentish lasses be a tidy lot,
Mr. Beloo sir. But, Lord! when you
come to think of her gift for Yorkshire
Puddin', likewise jam-rollers, and seed-
cake,—(which, though mentioned last,
ain't by no manner o' means least),—
when you come to think of her brew o'
ale, an' cider, an' ginger wine,—why
then—I'm took, sir, I'm took altogether,
an' the 'Old Adam' inside o' me works
hissself into such a state that if another
chap—'especially that there Job Jagway
gets lookin' her way too often, why it's
got to get took out o' him, or took out
o' me in good 'ard knocks, Mr. Beloo,
sir."

"And when are you going to get married,
Adam?"

"Well sir, we was thinkin' that if
Miss Anthea has a good season, this year,
we'd get it over an' done wi' some time
in October, sir,—but it's all accordin'."

"According to what?"

"To the 'ops, sir,—the HOPS—'ops,
sir. They're comin' on fine,—ah!
scrumptious they be! If they don't take
the blight, sir, they'll be the finest 'ops
this side o' Maidstone. But then, if they
do take the blight,—why then my 'opes
is blighted likewise sir,—B-L-I-T-E-D,
—blighted, Mr. Beloo sir!" which said,
Adam laughed once, nodded his head
several times, and relapsed into puffing
silence.

"Mr. Cassilis was over to-day, Adam,"
said Bellew, after a while pursuing a
train of thought.

"Ah sir!—I seen him,—e also seen me.
'E told me as Job Jagway was up and
about again,—likewise Jog Jagway will
be over 'ere to-morrow, along wi' the
rest o' 'em for the sale, sir."

"Ah yes,—the sale!" said Bellew,
thoughtfully.

"To think o' that there Job Jagway a
coming over here to buy Miss Anthea's
furnitur' do set the old Adam a workin'
inside o' me to that amazin' extent as I
can't sit still, Mr. Beloo sir! If that there
Job crosses my path to-morrer—well—let
im—look out, that's all!" saying which,
Adam doubled up a huge, knotted fist and
shook it at an imaginary Job.

"Adam," said Bellew, in the same

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