

## THE CANADIAN BANK OF COMMERCE

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L.,  
President.

SIR JOHN AIRD, General Manager.

H. V. F. JONES, Assistant General Manager.

Capital Paid Up - - - \$15,000,000  
Reserve Fund - - - \$13,500,000

The attention of manufacturers is drawn to the excellent facilities this Bank offers in all branches of a complete banking service.

## THE Royal Bank of Canada

Incorporated 1869

Capital Authorized - - - \$25,000,000  
Capital Paid-up - - - \$14,000,000  
Reserve Funds - - - \$15,000,000  
Total Assets - - - \$386,000,000

### HEAD OFFICE: MONTREAL

SIR HERBERT S. HOLT, President.  
E. L. PEASE, Vice-President and Man. Director.  
C. E. NEILL, General Manager.

520 Branches in CANADA, NEWFOUNDLAND,  
CUBA, PORTO RICO, DOMINICAN REPUBLIC,  
COSTA RICA, VENEZUELA, BRITISH  
WEST INDIES.

SPAIN, Barcelona—Plaza de Cataluna 8.  
LONDON, Eng. NEW YORK  
Prince Street, E. C. Cor. William & Cedar St.

SAVINGS DEPARTMENTS' at all Branches

## THE Molsons Bank

Incorporated by Act of Parliament 1855.

Paid-up Capital - \$4,000,000  
Reserve Fund - \$4,800,000

Head Office - Montreal

Branches in 97 of the leading cities and towns in Canada Agents and correspondents in leading cities of the United States and in Foreign Countries throughout the World.

Edward C. Pratt, - General Manager

## THE Home Bank of Canada



Branches and Connections  
Throughout Canada.

Montreal Offices:

Transportation Bldg.

120 St. James Street

Hochelaga Branch:

2111 Ontario St. East Cor.

Davidson

Verdun Branch:

1318 Wellington Street

"The dollar you spend carelessly will be prudently carried by some other person to the nearest Bank."

### BANK OF ENGLAND STATEMENT.

The weekly statement of the Bank of England shows the following changes:

Total reserve	Inc. £ 256,000
Circulation	Inc. 237,000
Bullion	Inc. 493,458
Other securities	Inc. 4,631,000
Public deposits	Inc. 7,256,000
Notes reserve	Inc. 296,000
Government securities	Inc. 730,000

The proportion of the Bank's reserve to liability this week is 16.66 per cent; last week it was 17.07 per cent.

Rate of discount, unchanged at 5 per cent.

### BANK OF FRANCE STATEMENT.

The following is the weekly statement of the Bank of France:

	Franks.
Gold in hand	Inc. 3,178,000
Silver in hand	Dec. 1,094,000
Circulation	Dec. 249,636,000
Treasury deposits	Inc. 18,999,000
General deposits	Dec. 27,675,000
Bills discounted	Dec. 91,866,000
Advances	Inc. 13,425,000

### WEEKLY CLEARINGS.

For the week ended November 14th, the total bank clearings for 21 Canadian cities aggregated \$276,176,619, as compared with \$262,014,303 for the corresponding period last year, being an increase of \$14,162,316. The greater number of Western cities showed declines while the Eastern cities showed the opposite. The features were gain of over 34 per cent, in Montreal and a decline of 31 per cent. at Calgary. Vancouver showed a slight increase, and Winnipeg fell off about 13 per cent.

Following are the comparative figures for last week and a year ago:—

	1918.	1917.
Montreal	\$100,735,665	\$75,740,530
Winnipeg	66,368,820	76,762,587
Toronto	57,957,766	54,446,102
Calgary	6,854,896	9,954,442
Ottawa	6,287,435	5,411,021
Quebec	5,448,087	4,975,451
Vancouver	9,960,847	9,842,944
Hamilton	4,107,075	5,055,604
Edmonton	3,029,116	4,146,418
London	2,547,194	2,344,526
Moose Jaw	2,193,507	1,753,046
St. John	2,186,038	2,139,870
Saskatoon	1,896,315	2,482,453
Victoria	1,692,891	1,758,878
Brantford	1,078,290	842,568
Peterboro	822,631	673,442
Sherbrooke	802,885	686,274
Fort William	687,744	820,296
Lethbridge	620,500	1,146,692
Medicine Hat	469,658	660,317
New Westminster	429,265	370,832
Totals	\$276,176,619	\$262,014,303

### DULUTH SUPERIOR.

Duluth Superior Traction October gross \$124,152, dec. \$14,124 or 10.2 per cent; 1st week November, \$25,919, dec. \$6,851; year to date 11,412,122; gain \$68,605 or 5 per cent. Traffic between Duluth and Superior was stopped on October 12, 1918, up the burning of the Duluth approach to the Bridge connecting the two cities.

### AS TOLD IN A PULLMAN CAR.

In a Pullman of a west bound train two men were talking of men and things. One of the men was Ford Harvey, head of the great house which, under the corporate name of Fred Harvey, conducts the restaurants and dining car service on the Atchison, Topeka & Santa Fe System.

"Did you ever know James Douglas?" Mr. Harvey inquired.

"Only as a great mining engineer, only through his work in developing the big copper properties of Phelps, Dodge & Co., never personally," was the reply.

"He was a wonderful man," said Mr. Harvey. "He died not long ago. He must have attained a ripe old age, for he was 60 when I made his acquaintance, and that was when I was a young man just out of college. I was on an Atchison train and we got stuck in a snow storm. It was a terrific storm. We were marooned five miles from Dodge City. You know the country, for you worked in Dodge City. Our food gave out, and the outlook was black. You know how passengers at such a time get together. One of the gentlemen I talked with was about 60 years old, a fine, plain, rugged looking man who had the Scottish burr to his speech. It was James Douglas."

"I went and asked the conductor what the prospects were for getting through. He said they were poor. A snow plow was endeavoring to clear a path and get to us, but it would take 24 hours or longer to reach us. I asked his opinion about my wading through the snow to Dodge. He said it was too hazardous. The drifts were too deep. The right of way was out of sight. There was nothing to mark the route but the telegraph poles. There were gullies and dangers that made the trip too perilous to attempt."

"What was to be done?" I asked.

"Nothing," he said, "but wait."

"I'm going," I said.

"I advise against it," he replied.

"I went back and told the others of my interview with the conductor and of my decision."

"I'll go with you," said Mr. Douglas.

"I was athletic in those days, and had the assurance of youth and strength. The journey seemed to be proper for a young man to attempt, but hardly one for a man of Mr. Douglas's age. I said something to that effect but he smiled and said we would go together."

"We did. It was hard going, very hard. Most of the time we were in the snow down to our waists, sometimes to our breasts. A mile of trudging under such conditions is exhausting; five miles is a great strain. We labored along guided only by the telegraph poles. Never did I appreciate the length of a mile as I did that day. At last we reached Dodge."

"We got to an eating place and had something to eat and something to drink, and we reported to the people regarding the plight of the passengers in the snow bound train. Then we rested a bit."

"Mr. Douglas left me after a time, and when I saw him a little later he had a big basket, and was filling it with sandwiches and fruit cakes and coffee and everything good to eat."

"What in the world are you doing?" I asked.

"Buying things for the folks in the train," he answered. "They are hungry."

"But how can you get the food to them?" I asked.

"I am going back," he answered.

"And James Douglas, then 60 years old, went back through five miles of snow."—Commerce and Finance.



## THE STANDARD BANK OF CANADA

HEAD OFFICE - TORONTO

Money Orders and Drafts are  
issued by this Bank payable in  
all parts of the world.

### MONTREAL BRANCH

E. C. Green, Manager, 136 St. James Street