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well-cooked food, and your children prefer it to the other kind. You can trust them for that.

There is no particular mystery about literary criticism. When two works are presented, you say, "This is better than that." Between works that are very much alike the discrimination may be difficult, but when one is supremely great the difference is obvious.

A great deal has been done of late in schools and colleges in the way of systematic study of literature. But formal instruction cannot take the place of what Milton calls "intimate knowledge and delight." The place to form intimate companionship with real books is in the home. Happy is the child who has made the acquaintance of books that have been his father's and his mother's friends. They will always hold a peculiar place in his affections. As the years go by he will make new friends, and so the circle will be enlarged, but he will never forget those that have been "in the family."

**MONTREAL BANK ANNUAL**

A decidedly optimistic tone pervaded the addresses made at the annual meeting of the Bank of Montreal by H. V. Meredith, president, and Sir Frederick Williams-Taylor, the general manager.

Mr. Meredith takes the view that after the pause, the duration of which will be determined by the measure of production and by savings, Canada will again enter upon a period of progress and development. That pause, he believes, will not be long continued. Sir Frederick Williams-Taylor in his review touches not only on world conditions and the Canadian situation as a whole, but gives a most interesting detailed summary of business in each of the provinces.

**Borrowing Discontinued**

Sir Frederick points out, as one of the most serious results of the war, that Canada is no longer able to borrow money in England. This, he states, shuts off the in-flow of capital, roughly estimated at \$25,000,000 per month. How Canada is meeting this remarkable change in its fortunes is one of the most interesting parts of his address.

He says the country has stood the strain without collapse and is adjusting itself to the heavy burden thrust upon it without warning. The general structure, he remarks, will surely stand the strain.

**Money from the United States**

He intimates that, in future, Canada may find a more receptive market for its securities in the United States. The country's energies, he points out, will now be turned to the development of its great national wealth, particularly its vast agricultural resources, and it can then look forward with confidence to eventually emerging from present conditions a wiser people, with its affairs on a healthier, more normal and sounder basis.

The outstanding feature of the statement is the marked increase in assets, particularly quick or liquid reserves. These now stand at the imposing total of \$122,650,000, which is equivalent to over 55 per cent. of the liabilities to the public. A year ago quick assets were only \$103,669,000, or 49 per cent. of liabilities to the public.

While present loans outstanding, amounting to \$129,000,000, are slightly lower than a year ago, it is worthy of note that they are nearly \$12,000,000 greater than six months ago.

**Deposits are Up**

The bank's deposits at the end of the fiscal year amounted to \$197,000,000, an increase of some \$6,000,000 over last year. As for the bank's total assets they now amount to \$259,481,669, compared with \$244,787,044 a year ago.

Among the other interesting features of the statement it is noticed that the bank has made a loan to the Dominion government of \$5,000,000 and loans amounting to over \$9,000,000 to cities, towns, municipalities and school districts.

The profits for the year were \$2,496,000, against \$2,648,000 the year previous, and after making liberal allowances for the bank premises, and the generous gift of \$100,000 to the Canadian Patriotic Fund, the bank carries forward the fine balance of \$1,232,000 into its new year.

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