

Royal Bank of Canada.

Montreal, Jan. 6.—The manner in which the Royal Bank of Canada has steadily forged ahead is strikingly shown by the Annual Statement now shown forward to shareholders. From the position it occupies it has been said that the financial growth of the Dominion is to a great extent reflected by the development of the Royal. This is perhaps due to the fact that the business of the Bank is of a very general nature and does not represent any particularly large accounts of a special character.

Perhaps to a greater extent than in any other institution the Royal has been developed by the men who are still at the head of its affairs and on this account its progress is always watched with much interest. A complete organization has been worked out in every section of the Dominion and the benefits derived can be seen in the larger business of the Bank is now in a position to handle. Of equal interest, at least to the shareholders, is the fact that with its branch system worked out in every section of the Dominion, the Royal for many years to come must necessarily reflect the growth of the entire country.

Trade in Cuba.

At the same time the Bank has developed a large and profitable connection in Cuba, the British West Indies and Central America. In its foreign operations the Bank has never required to employ Canadian deposits, as the deposits obtained locally have more than sufficed to meet the requirements. The extension of its operations moreover have been of great benefit to Canadian Trade.

Remarkable Growth Reported.
During the past year the Bank has made a gain of over ninety-one million in its assets and these now amount to four hundred and twenty-seven million. Just how rapid has been the expansion can be appreciated when it is recalled that only three years ago, the total assets were still under the two hundred million mark.

Right along the policy of keeping in an exceptionally strong position has been maintained and advantage taken of the larger assets and greater earning power to further strengthen the reserves. Following the absorption of the Northern Crown Bank there has been an increase in Capital from \$12,911,700 to \$14,000,000 and at the same time reserves have increased a million, from fourteen to fifteen million.

Strong Position Maintained.
With the very large assets at its disposal the Management has evidently found it possible to give full assistance to the Government at a period when its war requirements were especially large, and, at the same time has met the growing requirements of its commercial business. Of the total assets of \$427,512,982, the amount maintained in liquid assets is \$224,082,088, equal to 52.59 per cent. of the liabilities to the public. Included in

the liquid assets are Current Coin and Dominion Notes of \$42,124,868 as compared with \$34,364,275 a year ago, the percentage of Cash to Liabilities as to the Public being 17.13 per cent. up from 16.38 per cent. In addition the deposits in the Central Gold Reserve has been increased to \$28,000,000, from \$16,000,000. The larger assistance given to Canadian Governments and municipalities is reflected by the Dominion and Provincial Government Securities of a value of \$38,599,976, as compared with \$22,322,197, and Canadian Municipal Securities and British Foreign and Colonial Public Securities of \$29,630,855, up from \$21,586,345. The larger amount of the business of the country being handled is equally marked, total Current Loans now standing at \$483,748,392, as compared with \$156,612,129.

Earnings Help Reserve.
The very much larger amount of business handled has naturally added materially to the earnings, and advantage has been taken of them to further strengthen the general position of the Bank.

The Profit and Loss account is an especially interesting one showing as it does earnings of \$2,809,846, the largest in the history of the Bank and equal to about 10 1/2 per cent. on the combined capital and reserve as compared with \$2,327,989 in the previous year. The earnings added to the amount carried forward from the previous year brought the total amount available for distribution up to \$3,274,110. Out of this amount the dividends paid during the year required \$1,614,202; \$100,000 was transferred to Officers' Pension Fund; \$400,000 was written off Bank premises account; \$133,651 was required to pay the war tax on Bank Note circulation; \$40,000 was contributed to Patriotic Funds; \$50,000 to the Halifax Relief Fund and an amount of \$500,000 was transferred to Reserve Fund. At the end of the previous year the Reserve Fund stood at \$14,000,000 and in addition to the \$500,000 transferred from Profit and Loss, there was an amount of \$500,000 premium on new capital stock issued to Northern Crown shareholders, bringing the total of reserve fund up to \$15,000,000. At the end of the year the total capital stock paid in amounted to \$14,000,000.

Change of Business.
On and after the 1st day of January, STAFFORD'S PHARMACY, Duckworth Street, will be closed for all RETAIL BUSINESS, and in future be used as a WHOLESALE MANUFACTURING DEPARTMENT for all kinds of DRUGS, CHEMICALS, PATENT MEDICINES, SUNDRIES, etc. All Prescriptions for STAFFORD'S PHARMACY, Duckworth Street, may be repeated if necessary at Theatre Hill. jan2,tz

There are many loose short models among coats of a very jaunty type.

Long Hr. P.B., Jan. 3, 1919.

"Syrup of Figs" is Child's Laxative.

Look at tongue! Remove poison from stomach, liver and bowels.



Accept "California" Syrup of Figs only—look for the name California on the package, then you are sure you are giving the best and most harmless laxative or physic for the little stomach, liver and bowels. Children love its delicious fruity taste. Full directions for child's dose on each bottle. Give it without fear.

Obituary.

MARGARET BRUCE.

Mrs. Margaret Bruce, wife of Daniel Bruce, Jr., died at Long Harbor, Placentia Bay, after a brief illness of pneumonia, on Friday morning, Dec. 27. Mrs. Bruce was a young lady of culture and refinement, and was well known in Catholic and Social circles. Prior to her marriage, she taught school. She was a good educator and employed great tact when imparting knowledge. This great tact was characteristic of her whole career in the schoolroom, where she was conspicuous for her universal attention to each pupil. It was her objective point to study the individual child and to form well its mind and heart. The death of Mrs. Bruce was a shock to all the people of Long Harbor, Placentia Bay. She is mourned by the members of the Altar Society, the League of the Sacred Heart and the united Societies of St. Jerome's Church, Long Harbor, with whom she was identified from the tender years of her girlhood, and over whom she presided with a deep interest and zeal until the hour of her death. When the funeral took place her dear husband and only child lay prostrate with the influenza and were unable to attend the obsequies. It was indeed a sad scene. Solemn High Requiem Mass was celebrated for the repose of the soul of Margaret Bruce, in St. Jerome's Church, Long Harbor, on last Monday morning, Dec. 30, at 10 o'clock, by the Rev. Francis Cacciola. The interment took place in St. Jerome's Cemetery, Long Harbor, Eastern Shore Placentia Bay, on Tuesday morning, Dec. 31st, at 11 o'clock. A second High Mass was sung in the same place by special request.—Com.

Long Hr. P.B., Jan. 3, 1919.

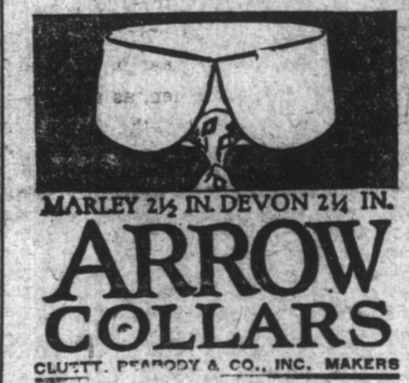
Evangelistic Campaign Opens.

HUGE CONGREGATION PARTICIPATE IN EVANGELISTS' FIRST SERVICE AT GOWER STREET CHURCH.

Scores of people, were unable to gain admission at Gower Street Church last evening, although every available portion of the auditorium and galleries was occupied. Those who were fortunate enough to be there were well rewarded for their early arrival. The evangelistic party had earned for itself, at Westey Church in the morning, a sympathy second only to that shown last evening, when Evangelist, Victoria Booth-Clibborn Demarest for over fifty minutes held the great congregation breathless while she narrated the old story of "The Leper" as told in St. Mark's Gospel.

Having been introduced by Rev. Dr. Curtis, President of Conference, Evangelist Demarest immediately gripped the audience as she told the beautiful story of Christ's healing of the Leper. By means of personal knowledge and touching narratives the Evangelist led her audience through the awful disease of leprosy, which (1) had a very small beginning, (2) was extremely contagious, and (3) was incurable to all human science. We have no disease so virulent here today, but we have its close alliance, in the form of Sin, which possesses all these characteristics of Leprosy. But just as Jesus Christ touched the leper, vile though was his trouble, and healed him, so will He touch those guilty of sin and cleanse them.

Mrs. Demarest is a beautiful speaker, fluent, attractive, forceful and manifestly sincere, and is sure of very large audiences and good results during her stay in this city. The musical portion of the service was under the control of Mr. Agnew Demarest, who in his first solo, piano and organ work, added much to the service. Spurred on by the successes of yesterday, the Evangelists will continue their services every evening during the week, the subject to-night being "The Secret of Power." Services which will be held at Gower Street Church, will open at 8 o'clock, and we would advise all to come early.—"C."



Influenza Epidemic.

The following has been issued by the Public Health Department:— It is unfortunately true that the city is threatened with another epidemic of influenza, and we would appeal to every true citizen of St. John's to do his and her utmost to prevent its spread. One thing is clearly and unambiguously established—that IT IS A COMMUNICABLE DISEASE AND IS SPREAD BY CONTACT. The first and most essential thing, therefore, is to avoid overcrowding. With this end in view, the proprietors of the moving picture theatres have been interviewed, and have agreed to have only one performance each night. They are also paying especial attention to the ventilation of the buildings. We would also desire to give timely notice to those who may be planning entertainments, and large social gatherings, that, at any time, all such gatherings may be closed down completely.

The disease is now noticeable and while strict quarantine is inapplicable, persons from infected houses will be asked to absent themselves from any but outdoor occupations, or such occupations as the Health Department consider to be safe.

The second acknowledged point regarding the epidemic is that FREE VENTILATION IS ONE OF THE BEST SAFEGUARDS, and that fresh air and sunlight quickly dissipates all infection. Fresh air is free to all.

As regards hospital accommodation, the Fever Hospital will be used exclusively for influenza, as soon as the few remaining cases of diphtheria can be moved. This will entail some hardships, perhaps, upon any who are unfortunate enough to contract diphtheria, but the latter disease can be more readily quarantined and, in the meantime, is not so urgent as a big epidemic of influenza.

Personal.

Mr. W. White, of the Nfld. Clothing Co., who was ill for the past few days, is able to get out again.

Mr. Paul Maddox, of Bay Bulls, who has been under treatment in Hospital for some time left for home today.

Mr. Peter Mansfield who has been suffering from Spanish Influenza is now improving.

Mr. T. A. Macnab, of T. A. Macnab and Co., who has been ill, will be able to get around in a few days.

Rev. Mr. Cock at St. Andrew's.

The services at St. Andrew's Church yesterday, were of a very interesting and impressive nature. In the morning "The League of Worshipping Children" attended the service in a body, when the distribution of prizes for attendance during the year were made. The Rev. D. S. Cock, returned missionary from India, gave a short address on "The Children of the East," in which he spoke of the handicaps which Eastern children have to fight against to get along in life. In the afternoon Mr. Cock spoke to the Bible Classes of the Sunday School on the remarkable way in which prophecy has been fulfilled in the military undertakings in connection with the war. Railways have been built through the desert, and many lands hitherto unknown have been opened up to the light of a new day. Last evening Mr. Cock spoke to a large congregation on the opportunity of the East. He spoke of the large numbers of people in India who are under the rule of independent chiefs. Many abuses exist in connection with their government and one of the chief objects of the missionary is to remedy these abuses through the gradual introduction of British justice.

On Wednesday evening of this week Mr. Cock will give an illustrated lecture on Indian Life, when it is hoped that a good number of the congregation and their friends will again have the opportunity of hearing him.

Quite Probable.

The rumor which has recently gained currency that the Anglo-Newfoundland Development Company, Grand Falls, was about to take over the Reid Newfoundland Company's Railway and other interests in this country, probably refers to the future absorption of the A. E. Reed Newfoundland Co. Ltd., Bishop's Falls, by the A. N. D., negotiations for the transfer having been, it is said, proceeding for some time.

Spices will preserve canned pumpkins for a week if it is taken from the can.

Shipping News.

The Socony, Capt. Vardy, has arrived at New York after a run of six days from this port.

The schr. Gigantic arrived in port yesterday afternoon after a trip of 37 days from Oporto.

Schr. Admiral Drake, Capt. Benson, arrived in port yesterday after 27 days from Cadiz.

"Flu" Increase.

Seven cases of influenza were reported in the city on Saturday, three cases being reported from one house on Alexander street; one case reported from Pennywell Road; two cases from Wills' Range, and one case from Military Road. Two patients were removed to Hospital. The others are being treated at home.

From the foregoing it would seem that the influenza epidemic is by no means clear of us yet.

REMOVED.—Mr. A. H. Prowse, shipbroker, has removed his office to Room 5, Gear Building.

INFLUENZA AT BAY ROBERTS.—Entire families are down with Spanish influenza at Bay Roberts, states a message received by the Health Department.

INSTANT POSTUM
builds health
satisfies the
critical taste

Nfld. Curlers Win.

The following message from Hon. W. J. Higgins has been received by Secretary Salter, of the St. John's Curling Association:—

"Montreal—Nfld. curlers in Montreal send New Year Greetings to members of Association. On Saturday last Newfoundland team consisting of H. D. Reid (skip), R. G. Reid (third), W. J. Higgins (second), and Jack Forbes (lead), played representative team of three skips and third stone of Thistle Curling Club, with granites. Newfoundland won twelve to eight. To-day the return match was played with iron, same teams, and the 'caplin fishers' again won, six to three."

Society Meets.

The regular monthly meeting of the Juvenile T. A. and E. Society was held yesterday when twenty persons were admitted to membership. Messrs. Ellis, Murphy, Power and O'Brien were present and distributed the prizes to the boys who brought in the most candidates during 1918. The speakers spoke words of congratulation and sympathy and encouragement for greater efforts in the future. The speakers were given a vote of thanks by Mr. T. Dunne, Chairman of Guardians, for their attendance, and told the boys they would have a special treat soon and a picnic during the summer of 1919 if possible.

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New Schooner Arrived

The schr. Bella Scott, recently built for the A.N.D. Co., was towed into port yesterday evening by the tug Ingham from Botwood. The new vessel is about 500 tons and has her engines installed and needs but the addition of topmasts to be ready for sea. She brought up a quantity of pulp and paper and will take a similar cargo across. Capt. Hartery goes in command.

Here and There.

LUMBERMEN SCARCE.—The lumber companies are still short of men, but with the Christmas season past, it is presumed that help will be forthcoming in sufficient quantities to meet the demands.

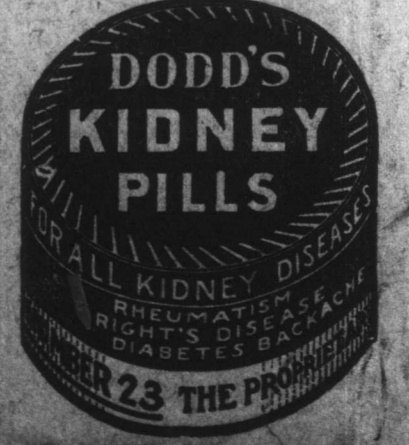
When you want something in a hurry for tea, go to ELLIS'—Head Cheese, Ox Tongue, Billed Ham, Cooked Corned Beef, Bologna Sausage.

"FLU" AT HOLYROOD.—Quite a number of cases of "flu" have recently developed at Holyrood. Mr. J. J. Mullen, R. N. Co.'s agent, and family have been stricken with the prevalent malady.

A Dance in aid of patriotic purposes will be given by the Staff of the Insane Asylum on Thursday, Jan. 9th. Admission 50c. (including supper). jan4,31,a,m,w

CHINAMAN FINED.—On Thursday last, a Chinaman member of the s.s. Corona's crew, which was loading ore at Bell Island, was before Magistrate Power, and fined \$100 for selling whiskey, in violation of the Prohibition Act.

C. M. B. C. Lantern Slide Lecture on Monday, Jan. 6th, at 8 p.m., in the Synod Hall. Subject: "The Early Christianity of Britain." General Admission 20c.—jan4,2i



DR. J. B. BARNARD'S LINIMENT FOR SALE EVERYWHERE.

MILLEY'S
CONGOLEUM
MATS
Newest Patterns,
Heavy Quality,
35c.
MILLEY'S

NOTICE

...sses.

the Declaration should be...
the relationship of the claimant to the deceased;
the amount at which the will of the deceased was probated;
the administration granted;
the amount of life and accident insurance paid on account of the death of the deceased, together forming part of the estate or not;
the average earnings of the deceased for the last three years, including any sums derived from investments or receipts of that nature, and the dependents left by the deceased.

the fact that a claim is filed in the name of the Minister of the Crown does not imply an undertaking on the part of the Newfoundland Government to put forward such claim in the event of hostilities or any other war, or that the claim, if put forward, will be paid.

the claim has been registered in the Foreign Claims Department of the Foreign Office of the United Kingdom, the date of registration and the file number should be stated in the FORM OF DECLARATION.

...do solemnly and sincerely declare that:—
I am the absolute owner of the property at the time of its loss.

...said property was at the time of the loss of the value set out in the schedule hereto, amounting to ... I have not, in any way, received, or received giving the name of or association making the claim to be set out.

...make this solemn Declaration conscientiously believing the same to be true.

...day of ... 191...
Schedule:
of Property.
Property at the time of Loss.

...should be lodged at the Millership, or posted not later than January, 1919.
...can be obtained at this office.

T. A. HALL,
Secretary.

of Shipping,
House Building,
John's, Nfld.,
3rd January, 1919.

Y'S
Goods
Outport Dealers
ODS:
S GOODS
D DRESS GOODS
SSES
NELETTE
ALLS
RRIVING.
& George St.
**MATTER HOW THE
RE IS CAUSED**
re not insured, you're
Take time to see
our policies. We give
the best companies and
able rates.
GIE JOHNSON
Insurance Agent.