

Dr. Aram Kalfian

(Continued from page 18.)

ance to the visit. A little after eleven he said, 'Good-night,' and went to his own room. At the first alarm of fire, given by the Colonel, he tried to make his way to his father's bedroom, but found that the staircase was destroyed, and the whole passage leading from one side of the house to the other was a blazing furnace. Realizing the impossibility of proceeding further in that direction, he had returned to his room and made his escape by clambering down the ivy."

"Did Dick say that he had not left the house after his return at ten o'clock on the night of the fire?" asked Enid in evident surprise.

"I don't know that he said it in so many words; but he certainly implied it," was the reply, followed by the very natural query, "Why?"

"Oh!" hesitatingly, "nothing."

"Nonsense, child, you must have some reason for putting the question," interposed her father.

It was with evident reluctance that Enid explained.

"It was only that I thought I had seen him in the garden here at about 12 o'clock that night. I could not sleep, and looking out of the window I saw distinctly a man's figure outlined against the background of trees. It looked just like Dick, and I called him by name—but instead of coming nearer, when he heard my voice, the figure promptly vanished."

"Thus showing pretty conclusively that it was someone who had no business to be there," exclaimed the Colonel. "Why on earth, child, did you keep such an important fact to yourself?"

"Yes, I wonder you did not mention it, love," replied Mrs. Anerley, "the police ought certainly to have been told that someone was lurking about at that hour."

"I was convinced it was Dick," answered the young girl simply; "and so much has happened since that I never gave it a second thought until this moment—it went completely out of my mind."

"Well, when the lad comes down we will ask him about it," said the Colonel; "but I am pretty sure what his answer will be beforehand. What possible reason could there be for his skulking round among the trees and vanishing when you spoke to him? Even if he had been writing a sonnet to your eyebrows, Enid, by the light of the moon; or gazing up at your windows, in orthodox lover fashion, when you spoke to him he would only have been too glad of a few words with you, whatever the hour. A Romeo who runs away when he sees his lady-love at the window is, to my mind, a suspicious character."

In her heart Enid was by no means convinced. It is difficult to deceive a lover's eyes, especially when they are young and keen as hers; and a lover's instinct is impervious to reason: something told her that the secret watcher had been Dick and no other. But if he wished the fact unknown—as from his silence upon the subject it would almost appear—she would cut out her tongue rather than betray him. She was vexed with herself for having mentioned it.

"Yes, I see now I must have been mistaken," she said hastily. Then, anxious to change the subject, turned again to the younger man, murmuring, "Go on, please, Mr. Alston."

"Really, there is not much more to tell; Pollard and some of the other members of the police force laid great stress upon the fact that Mr. Emerson's body was found minus the head; but Dick very sensibly pointed out that the latter might have been pinned down by the burning beams right in the heart of the fire—in which case it was scarcely surprising that all trace of it should have disappeared."

"Who was that little dark fellow, Alston?" asked Colonel Anerley, "who stood at the back of the court during the first stage of the proceedings, but went round afterwards and said something to the coroner?"

"I don't know, I am sure; but I think the questions that followed were put at his suggestion."

"What were they?" asked the two ladies eagerly.

BANK OF MONTREAL

The 95th Annual General Meeting of the Shareholders of the Bank of Montreal was held Monday, 2nd December, in the board room at the Bank's headquarters, at Montreal.

Amongst those present were:—Messrs. R. B. Angus, Sir Thos. Shaughnessy, Sir W. Macdonald, Senator R. Mackay, Major G. Hooper, D. Morrice, Alfred Piddington, W. A. Murray, C. J. Fleet, D. F. Angus, W. F. Angus, Edward Fiske, A. Baumgarten, G. F. C. Smith, W. B. Blackader, W. Stanway, Wm. H. Evans, H. V. Meredith, J. J. Reid, W. R. Miller, C. R. Hosmer, Bartlett McLennan, E. B. Greenshields, Dr. W. B. Yates, Henry Joseph, J. B. Learmont, Henry Mudge.

The President, Mr. R. B. Angus, occupied the chair.

Mr. H. V. Meredith, General Manager, presented the Annual Report of the Directors, as follows:

THE ANNUAL REPORT.

The Directors have pleasure in presenting the Report Showing the result of the Bank's business for the year ended 31st October, 1912:—

Balance of Profit and Loss Account, 31st October, 1911	\$1,855,185.36
Profits for the year ended 31st October, 1912, after deducting charges of management, and making full provision for all bad and doubtful debts	2,518,408.76
Premiums on New Stock	834,322.50
	\$5,207,916.62

Dividend 2½% paid 1st March, 1912	\$385,798.70
Dividend 2½% paid 1st June, 1912	400,000.00
Bonus 1% paid 1st June, 1912	160,000.00
Dividend 2½% paid 1st Sept., 1912	388,302.98
Dividend 2½% payable 1st Dec., 1912	400,000.00
Bonus 1% payable 1st Dec., 1912	160,000.00
	\$1,894,101.68

Amount credited to Rest Account	\$1,000,000.00
Amount credited to Contingent Account	1,000,000.00
Amount expended on Bank Premises during year	511,000.00
	\$4,405,101.68

Balance of Profit and Loss carried forward	\$ 802,814.94
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Since the last Annual Meeting, Branches have been opened at points in the following Provinces, viz:—

In Ontario—Windsor.
Quebec—Thetford Mines, Granby, Lachine, Magog, St. Lawrence (Montreal), Maisonneuve (Montreal).
North-West—Plum Coulee, Man.; Swift Current, Sask.; Red Deer, Alta.; Ogden Shops (Calgary, Alta.); East End (Calgary, Alta.).

British Columbia—Port Alberni, Princeton, North Vancouver, Sapperton, Invermere.

The Branches at Marysville, N.B.; Rosenfeld, Man., and Oakville, Man., have been closed.

At a Special Meeting of the Shareholders, held on 18th June, 1912, an increase of \$9,000,000 to the Capital Stock of the Bank was authorized, making the total Authorized Capital \$25,000,000.

With deep regret the Directors have to record the death of their esteemed Vice-President, Sir Edward S. Clouston, Bart., who had been a member of the Board, and Vice-President for seven years, and who had held the position of General Manager for upwards of twenty-one years.

All the Offices of the Bank, including the Head Office, have been inspected during the year.

Bank of Montreal,
2nd December, 1912.

(Signed) R. B. ANGUS,
President.

THE GENERAL STATEMENT.

The General Statement of the position of the Bank on October 31, 1912, was read as follows:—

LIABILITIES.

Capital Stock	\$ 16,000,000.00	\$ 16,000,000.00
Rest	802,814.94	
Balance of Profits carried forward	\$ 16,802,814.94	
	1,503.01	
Unclaimed Dividends		
Quarterly Dividend payable 1st December, 1912	\$400,000.00	
Bonus of 1% payable 1st December, 1912	160,000.00	
	560,000.00	
		\$ 17,364,317.95

Notes of Bank in circulation	\$ 16,131,862.00	\$ 33,364,317.95
Deposits not bearing interest	45,338,954.54	
Deposits bearing interest	141,970,011.01	
Balances due to other Banks in Canada	122,373.87	
	203,563,201.42	
		\$236,927,519.37

ASSETS.

Gold and Silver coin current	\$ 8,051,668.74	
Government demand notes	11,259,417.75	
Deposit with Dominion Government required by act of Parliament for security of general bank note circulation	750,000.00	
Due by agencies of this Bank and other banks in Great Britain	\$ 6,934,890.28	
Due by agencies of this Bank and other banks in foreign countries	7,198,713.45	
Call and short loans in Great Britain and United States	55,158,633.00	
	69,292,236.73	
Dominion and Provincial Government Securities	587,109.16	
Railway and other Bonds, Debentures and Stocks	14,472,573.30	
Notes and Cheques of other Banks	9,238,115.36	
	113,651,121.04	
Bank Premises at Montreal and Branches	\$118,869,751.36	4,000,000.00
Current Loans and discounts in Canada and elsewhere (rebate interest reserved) and other assets	188,041.73	
Debts secured by mortgage or otherwise	218,605.24	
Overdue debts not specially secured (loss provided for)		
	119,276,398.33	
		\$236,927,519.37

CONTINGENT LIABILITIES.

Acceptances under Commercial Letters of Credit against Merchandise	£ 278,885 10s. 4d.	
Acceptances under Bankers' Credits against Securities	£ 872,090 19s. 2d.	
Acceptances Current other than the above	£1,717,519 8s. 5d.	
		H. V. MEREDITH, General Manager.

The election of Directors resulted as follows:—Messrs. R. B. Angus, A. Baumgarten, E. B. Greenshields, C. R. Hosmer, Sir William Macdonald, Hon. Robert Mackay, H. V. Meredith, D. Morrice, James Ross, Sir Thomas Shaughnessy, Rt. Hon. Lord Strathcona and Mount Royal, D. Forbes Angus, Huntly R. Drummond, C. B. Gordon. At a subsequent meeting of the Directors, the following officers were elected:—Hon. President, Right Hon. Lord Strathcona and Mount Royal; President, Mr. R. B. Angus; Vice-President, Mr. H. V. Meredith.



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