

... THE ... Molsons Bank

Incorporated by Act of Parliament 1855.

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

HEAD OFFICE : MONTREAL

Besides its 98 Branches in Canada, the Molsons Bank has agencies or representatives in almost all the large cities in the different countries of the World, offering its clients every facility for promptly transacting business in every quarter of the Globe.

Edward C. Pratt, General Manager

THE Royal Bank of Canada

Incorporated 1869

Capital Authorized . . . \$25,000,000
Capital Paid up . . . \$12,900,000
Reserve Funds . . . \$14,300,000
Total Assets . . . \$270,000,000

HEAD OFFICE: MONTREAL

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

360 Branches in CANADA and NEWFOUNDLAND; 48 Branches in CUBA, PORTO RICO, DOMINICAN REPUBLIC COSTA RICO, VENEZUELA and BRITISH WEST INDIES

LONDON, Eng. NEW YORK
Princes Street, E. C. 2. Cor. William and Cedar Street.

SAVINGS DEPARTMENTS at all Branches

Home Bank of Canada



Head Office
TORONTO

BRANCHES AND CONNECTIONS THROUGHOUT CANADA.
MONTREAL OFFICES:
Transportation Building, St. James Street.
Hochelaga Branch, Cor. Cuvillier and Ontario Streets.
1318 Wellington Street, Verdun.
Collections made to any point in Canada where there is a branch of a chartered Bank.

THE Dominion Savings AND Investment Society

Capital . . . \$1,000,000.00
Reserve . . . 250,000.00

Interest on Deposits, 3 1-2%
Interest on Debentures, 5%, payable half-yearly.

T. H. Purdom, K. C. Nathaniel Mills
President Managing Director

GOLDEN RULE.

The following from the New York Sun of a recent date is of interest:

"Franklin Simon & Co., entertained the New York Society for the Study of Employment Problems in their banquet hall, 8 West Thirty-eighth street, recently. Employees of the establishment furnished a programme of musical and patriotic numbers during dinner.

Col. T. S. Williams, president of the Brooklyn Rapid Transit Company, spoke on "Policies That Serve to Prevent Labor Disturbances." The practice of the Golden Rule by both parties to labor disputes is the only real solution of the labor problem, Col. Williams maintained. "Neither laws nor artificial methods will of themselves produce or secure substantial and lasting harmony, and I venture to suggest that if on the labor question the brains of men were directed less to the theories of political economy, less to experimental legislation, and more to the practical application of the teachings of Christ, the sooner would come our social millennium."

The solution of the labor problem, he said, is especially important to the public service corporations and the same underlying principles apply as in the case of all other industries. He attributed the escape of the Brooklyn Rapid Transit lines from the labor troubles of last summer to the relations of mutual confidence which the company has succeeded in maintaining with its men.

"This principal you may call idealistic," he said, "but idealism is now coming into its own. To a greater degree than ever before it is animating the operations of industry. If out of our sorrows and sacrifices we do not produce a soberer concept—a closer human fellowship and brotherhood—then our wars will have been in vain, and civilization, in our day, at least, will be doomed. The goal of idealism may be far removed, but the course is straight and natural, if we will but see it."

The thought seems to be to restore in spirit former human relationships, making the golden rule the ruling principle. With the growth of companies, and the effort to secure big business the human relationship of other days between employer and employees has largely passed away, indeed the old order scarcely seems possible to-day. But even with greatly changed conditions, there is an underlying spirit of mutual regard and sympathy that belongs to all human relations, especially of those mutually dependent, as employer and employed. And as all rights are conditioned by obligations, both employer and employed are encircled by the golden rule.

Notwithstanding the excellent labor legislation of to-day behind all the golden rule has a place. None can doubt the need; and in this case, as in so many others, the plain straight road is the best.

WOODEN TENNIS COURT.

New uses for wood are being developed constantly, but the first wooden tennis court of which there is any record has been built at the country home of E. B. Hazen who lives several miles from Portland, on the Columbia highway. The tennis court is built of inch pieces, three inches wide, set on edge, and sufficiently close together to make a solid floor, yet sufficiently spaced to give ventilation and allow the water to run off without gathering and promoting decay.

"A Little Nonsense Now and Then"

Old Lady—This be a terrible war, doctor!

Doctor—It is, indeed.

Old Lady—It's a pity someone don't catch that there old Kruger!"

Doctor—Ah! You mean the Kaiser.

Old Lady—Am—changed his name, has he, deceitful old varmint!—Tit-Bits.

A story is going the rounds concerning Sir Edward Carson, which is, at all events, typical of the man.

When the new first lord arrived at the admiralty he summoned the heads of departments and told them what he required of them.

It was a brief address, and dwelt principally on the need for closer co-operation, but the sting was in the tail.

"Gentlemen," he concluded, "in my profession, when a jury disagrees, it is discharged. I don't think I need to say any more."—Boston American.

Muggins was the possessor of very large feet and a very bad cough. He entered a boot shop and the young assistant turned the shop upside down to fit his "out size." Muggins had just tried on the fortieth pair when he started coughing.

"It's a nasty cough you've got," said the assistant.

"Yes," gasped Muggins. "Doctor says I've one foot in the grave now."

"I shouldn't worry," said the assistant. "You'll never get the other in; it's too big."

A gentleman in Cincinnati employs two negroes to work on his rather extensive gardens, which he personally oversees. One morning Sam did not appear.

"Where is Sam, George?" he asked.

"In de hospital, sah."

"In the hospital? Why, how in the world did that happen?"

"Well, Sam he been a-tellin' me ev'ry mo'nin' foh ten years, he gwine to lick his wife 'cause o' her naggin'."

"Well?"

"Well, yestiddy, she done ovahheah him. Dat's all."

This Irishman on Sunday heard a clergyman preach on the judgment-day. The priest told of the hour when the trumpet shall blow and all peoples of all climes and all ages shall be gathered before the seat of God to be judged according to their deeds done in the flesh. After the sermon he sought out the pastor and he said, "Father, I want to ask you a few questions touching on what you preached about to-day. Do you really think that on the judgment-day everybody will be there?"

The priest said: "That is my understanding."

"Will Cain and Abel be there?"

"Undoubtedly."

"And David and Goliath—will they both be there?"

"That is my information and belief."

"And Brian Boru and Oliver Cromwell will be there?"

"Assuredly they will be present."

"And the A. O. H.'s and A. P. A.'s?"

"I am quite positive they will all be there together."

"Father," said the parishioner, "there'll be little judgin' done the first day!"—Boston News Bureau.

ESTABLISHED 1873.

STANDARD BANK OF CANADA

Statement of Affairs, Condensed from Government Statement
31st January, 1917.

RESOURCES		LIABILITIES	
Cash on Hand	\$10,762,524.47	Capital Stock	\$ 3,333,242.14
Due by Banks	2,574,239.34	Reserve Fund and Undivided Profits	4,486,835.77
Govt. and Other Bonds	7,244,943.58	Notes in Circulation	4,546,513.00
Loans on Call and Short Date	1,656,956.71	Deposits	46,292,564.57
Time Loans and Discounts	36,064,884.76	Due to Other Banks	1,026,074.65
Deposit with Govt. for Circulation	150,000.00	Dividend Payable 1st February, 1917	106,399.51
Bank Premises (freehold)	1,229,935.98	Acceptances per Contra	58,645.84
Acceptances under Letters of Credit per Contra	58,645.84		
Other Assets	108,144.91		
	<u>\$59,850,274.99</u>		<u>\$59,850,274.99</u>