

**ARKONA**

Mr. John Hodder, of Rouleau, Sask., is visiting old friends in Arkona.  
 Mr. Herbert Spillane has returned to Toledo.  
 Mr. Harold Fair left for London on Tuesday.  
 Mr. Milton Herrington spent a few days in Flint, Mich.  
 Mr. Fair, of Winnipeg, is visiting his uncle, Rev. Fair, here.  
 Mr. Stephenson, of Saskatchewan, is visiting relatives in Arkona.  
 Mr. Russell Baird, of Sarnia, visited at R. H. Wilson's.  
 Try Fuller Bros. for Bargains in ladies' winter coats.  
 Try "Fun-to-wash," for sale at Fuller Bros.

**LA GRIPPE'S VICTIMS**

**Left Weak, Miserable, and Prey to Disease in Many Forms**

One of the most treacherous diseases afflicting the people of Canada during the winter months is la grippe, or influenza. It almost invariably ends with a complication of troubles. It tortures its victims with alternate fevers and chills, headaches and backaches. It leaves him an easy prey to pneumonia, bronchitis, and even consumption. Indeed, the deadly after-effects of la grippe may leave the victim a chronic invalid. You can avoid la grippe entirely by keeping the blood rich and red by an occasional use of Dr. Williams' Pink Pills. If you have not done this and the disease attacks you, you can banish its deadly after-effects through the use of this same great blood-building, nerve-restoring medicine. Here is proof of the wonderful power of Dr. Williams' Pink Pills over this trouble.

Mr. Emmanuel Laurin, St. Jerome, Que., says:—"I was seized with a severe attack of la grippe. I was obliged to stop work and remain in my bed for several weeks, and while I appeared to get over the first stages of the trouble, I did not regain my usual health. I suffered from headaches, loss of appetite and extreme weakness. I did not sleep well at nights, and would arise in the morning feeling tired and worn out. This continued for about two months, during which time I was taking treatment, but apparently without avail. Then I was advised to try Dr. Williams' Pink Pills, and I got half a dozen boxes. By the time I had taken three boxes there was a decided improvement, and

actually before I had completed the sixth box I was enjoying my old-time health. I was as strong as ever, could sleep well and eat well, and no longer suffered from lassitude and headaches. I have proved the value of Dr. Williams' Pink Pills for the pernicious after-effects of la grippe, and can therefore recommend them to other sufferers."

Dr. Williams' Pink Pills cure by going to the root of the trouble in the blood, which they enrich, and make red and pure. These pills cure all troubles due to bad blood, and if you are ailing you should start to cure yourself to-day by taking this great medicine. Sold by all medicine dealers or by mail at 50 cents a box or six boxes for \$2.50 from The Dr. Williams' Medicine Co., Brockville, Ont.

**Donation and Surprise.**

There was a very pleasant evening spent on January 1st at the home Mr. and Mrs. Wm. McLean, 4th line east, when over seventy of the neighbors and patrons of the Kerwood cheese factory gathered in on a surprise. The evening was spent in dancing and games. The ladies provided the lunch and after it was served Jacob Cline called Mr. McLean to the front and an address was read by Bernard Anderson. Mr. James Craig presented the purse.

Wm. McLean, Esq.,  
 Warwick, Ont.  
 Dear Friend:—  
 A few of my many friends who have been obliged and accommodated by you beyond measure, by your untiring efforts to assist us, while engaged in your own arduous duties, feel it the very least we could do to express ourselves in a tangible way for this accommodation. You have, we know, been put to considerable bother in conveying our mail, groceries, and, in short, every thing we might require. This has proven a very great convenience to us, though we are fully aware that it has been a great inconvenience and annoyance to you. We are aware you are too big-hearted to accept any remuneration for these services, so we have taken the opportunity of presenting you with this little purse as a token of our gratitude for these accommodations. Will you please accept this very humble gift from your friends in the spirit in which it is given, and we only hope you may long be spared to carry messages and commands in the future as in the past for the friends you have so long and faithfully served.

(Signed) JAMES CRAIG,  
 WILLIAM PIER,  
 ANDREW MORAN,  
 LLOYD EASTBROOK  
 Warwick, Jan. 1st, 1913.

REPLY.  
 "Not knowing what way to express my feelings and gratitude to my many friends and neighbors who have gathered here to give me this kind offering, which I feel I did not deserve, as they had served me in many ways to make my route worth while. I hope any one of you will not be afraid to ask of me to do the same as I have done in the past as I thank you all as friends and neighbors,

**MERCHANTS' BANK OF CANADA**

**Proceedings at the Forty-ninth Annual Meeting of Shareholders.**

The forty-ninth annual meeting of shareholders of the Merchants' Bank of Canada took place at the head offices of the Bank on Wednesday, December 18th. Among those present were the following: Sir H. Montagu Allan, Messrs. K. W. Blackwell, Thomas Long, A. Barret, C. C. Ballantyne, A. J. Dawes, F. Howard Wilson, J. Patterson, E. Plé, J. Piddington, D. A. Lewis, R. Campbell-McNeil, W. A. Pilon, C. R. Black, T. R. Merrett, A. D. Fraser, R. Shaw, H. B. Loucks, D. C. Macarow, W. R. Miller, J. M. Kilbourn and A. Dingwall.  
 The President of the Bank, Sir H. Montagu Allan, was asked to take the chair, and Mr. J. M. Kilbourn was appointed secretary to the meeting. The notice calling the meeting was read.  
 The minutes of the last annual meeting were presented and taken as read.

**THE DIRECTORS' REPORT.**

The President then read the annual report of the Directors and the Profit and Loss and General Statement of the Bank covering operations for the past twelve months.  
 "On an average paid-up Capital of \$6,498,332, there has been earned the sum of \$1,338,844.82. Adding the balance brought forward from last year, there is \$1,697,722.50 to be disposed of. This has been done as follows:—Dividend of 107 on the paid-up Capital, \$648,004; written off Bank Premises, \$100,000; contributed to the Officers' Pension Fund, \$50,000, and added to Reserve Fund, \$450,000, enabling us to carry forward \$148,718.27 in the Profit and Loss Account. Your Directors consider this a favourable showing.  
 "Our Reserve Fund this year has been further augmented by the premium on new stock (issued at 175), amounting to \$500,760, bringing it up to \$6,410,700, or a fraction over 95% of the paid-up Capital.  
 "During the past year we have opened offices at the following points, viz:—  
 "In Alberta: Delburne, Alberta Avenue (Edmonton), Hanna, Rughenden, Redcliff, and Walsh; in Saskatchewan: Battleford; in Ontario: Brantford, Guelph, and Walkerville; in Quebec: Centre Street (Montreal) and St. Jovite.  
 "We have not closed any agencies. All the offices of the Bank have been inspected during the year.  
 "During the year we have lost two of our esteemed Directors, one by death and one by retirement,—Mr. Charles M. Hays, whose death we greatly deplored and whose loss was national, and, later on in the year, our valued colleague, Mr. Jonathan Hodgson, resigned, on account of advanced age. Mr. Hodgson has served on the Board of this Bank for over thirty-five years, and his advice at the Board's councils was very highly esteemed. During the last ten years he was our Vice-President. We hope Mr. Hodgson, in retirement, may enjoy many years yet of health and happiness.  
 "These vacancies on the Board have been filled by the appointment of Messrs. Andrew J. Dawes and F. Howard Wilson.  
 "Your Directors and the General Manager had under consideration for some time the advisability of asking your permission to change the termination of the financial year from the 30th November to the 30th April, as the general conditions in this country, in the Spring, are not so congested as in the Autumn, when the pressure on the resources of Canadian Banks is at its height. With this end in view, an amendment to the By-Law will be submitted for your consideration, changing the end of the financial year to the 30th April, and changing the date of the Annual Meeting from the third Wednesday in the month of December to the third Wednesday in the month of May.  
 "The Board of Directors of the Bank has hitherto consisted of nine members, and we have decided to ask you to increase the number to twelve. The necessary change in the By-Law will be submitted to you for your assent.  
 "Another By-law increasing the amount of the Directors' remuneration to \$25,000 per annum, will also be submitted to you.  
 "Supplementing this report, I would like to say I visited most of the Western Branches during the past summer, accompanied by the Vice-President and Mr. Long, where we acquired a great deal of additional information bearing upon our business and met a great many of the customers of the Bank and the staff. I may say that the trip was full of instruction, and we returned with a very much better knowledge of and acquaintance with your extensive interests in the West than we have had heretofore. We think we are safe in saying that the business of the Bank is on a sound basis throughout the country. We were impressed with the fact that the Bank is well represented at all points, and the business is being capably handled.  
 "We have much pleasure in testifying to the continued excellent work of the staff, in recognition of which, and in view of the satisfactory results of the business for the past year and the strong representations of the General Manager, the Board have decided to depart from the policy hitherto followed and have granted a bonus to the staff.  
 "All of which is respectfully submitted.

H. MONTAGU ALLAN, President

**Statement of the Result of the Business of the Bank for the Year ending 30th November, 1912.**

The Net Profits of the year, after payment of charges, rebate on discounts, interest on deposits, and making full provision for bad and doubtful debts, have amounted to .....	\$1,338,844.82	This has been disposed of as follows:	
Premium on New Stock .....	500,760.00	Dividend No. 98, at the rate of 10 per cent. per annum .....	\$151,902.63
The balance brought forward from 30th November, 1911, was .....	58,878.18	Dividend No. 99, at the rate of 10 per cent. per annum .....	162,685.12
Making a total of .....	\$1,958,482.80	Dividend No. 100, at the rate of 10 per cent. per annum .....	166,530.50
		Dividend No. 101, at the rate of 10 per cent. per annum .....	167,886.28
		Transferred to Reserve Fund from Profit and Loss Account .....	450,000.00
		Transferred to Reserve Fund from Premium on New Stock .....	500,760.00
		Written off Bank Premises Account .....	100,000.00
		Contribution to Officers' Pension Fund ..	50,000.00
		Balance carried forward .....	148,718.27
			\$1,958,482.80

**Statement of Liabilities and Assets at 30th November, 1912.**

LIABILITIES.	ASSETS.	
<b>1. To the Public.</b>	Gold and Silver Coin on hand .....	\$2,346,728.79
Notes in Circulation .....	Dominion Notes on hand .....	4,529,797.75
Deposits not bearing interest .....	Notes and Cheques of other Banks .....	5,267,083.20
Deposits bearing interest .....	Balances due by other Banks in Canada ..	3,046.32
Deposits by other Banks in Canada .....	Balances due by Banks and Agents in the United States .....	534,944.20
783,596.72	Call and Short Loans on Bonds and Stocks in Canada .....	\$5,209,327.05
62,446,479.12	Call and Short Loans on Bonds and Stocks elsewhere than in Canada .....	4,002,969.67
Balances due to Agents in Great Britain ..	Government, Municipal Railway and other Bonds and Debentures .....	5,733,698.74
1,051,632.51	Current Loans and Discounts (less Rebate of Interest reserved) .....	\$27,627,440.72
Balances due to Agents in the United States and elsewhere .....	Loans and Discounts overdue (less fully provided for) .....	53,374,824.64
279,828.49	Deposit with Dominion Government for security of Note Circulation .....	306,000.00
Dividend No. 101 .....	Mortgages and other Securities, the property of the Bank .....	118,816.17
167,886.28	Real Estate .....	27,998.26
2,526.84	Bank Premises and Furniture .....	2,427,331.06
Dividends unclaimed .....	Other Assets .....	60,206.12
\$70,809,749.24		\$84,116,907.51
<b>2. To the Stockholders.</b>		
Capital paid up .....		
Reserve Fund .....		
Balance of profits carried forward .....		
\$6,410,700.00		
148,718.27		
13,307,158.27		
\$84,116,907.51		

E. F. HEBDEN, General Manager.

It was then moved by the President, Sir H. Montagu Allan, and seconded by the Vice-President, Mr. K. W. Blackwell, that the report of the Directors as submitted, be and is hereby adopted, and ordered to be printed for distribution amongst the shareholders.  
 In making the motion, the President said:—"I think you will all agree with me that this is a very satisfactory report. This statement of the result of the Bank's business for the year is better than at any time during the history of the Bank. You all know that no matter who the Board of Directors may be, or how clever they may be, there is very little that can be done by them except through the assistance of the Staff, and I may say that our General Manager has proved himself not only on this occasion but on various other occasions one of the best, and one who has devoted himself entirely to your interests. I have great pleasure in testifying to the energy and zeal of the whole Staff.  
 "We travelled through the West this summer, the Vice-president, Mr. Long, and myself. We had an enjoyable trip with beautiful weather. We travelled as comfortably as we could, but we had work to do, all the same. We stopped at twenty-one places in twenty-six days, and we went over the business of the Bank in these places and discussed matters with the Managers. We found everywhere that the enthusiasm was tremendous, and that all were profoundly impressed with the prosperity of the country and with the prosperity of the Bank, and that all were entirely devoted to the interests of the Bank, which was a very satisfactory state of affairs, indeed."  
 The General Manager, Mr. E. F. Hebben, made a few remarks in regard to the report and the business of the Bank.  
 The following by-laws were then taken up and considered and the amendments passed unanimously:  
 By-law No. I. That the Annual General Meeting should be held on the third Wednesday in the month of May in every year.  
 By-law No. III. Increasing the number of directors to twelve.  
 By-law No. VI. Providing for the remuneration of the directors.  
 In reply to a question by Mr. Patterson as to the period to be covered by the next statement, the Vice-President said that it would cover five months and then the regular annual statements.  
 Messrs. A. Piddington and J. Patterson were appointed scrutineers, and one ballot was cast electing the following directors: Sir H. Montagu Allan, K. W. Blackwell, Thomas Long, Alex. Barr, F. Orr, Lewis, Andrew A. Allan, C. C. Ballantyne, Andrew J. Dawes, F. Howard Wilson, Farquhar Robertson, George L. Cams, A. B. Evans.  
 On motion of Mr. C. R. Black, seconded by Mr. A. Piddington, a hearty vote of thanks was passed to the President, Vice-President and Board of Directors.  
 It was also moved and seconded by the same gentlemen that an expression of warm appreciation of their services be tendered the General Manager and the staff. Passed unanimously.  
 The President then declared the meeting closed.  
 At a subsequent meeting of Directors, which followed immediately after, Sir H. Montagu Allan and Mr. K. W. Blackwell were re-elected President and Vice-President respectively.



By the winter's fire—think this over: One-third of all the cars on the highway are Ford cars. Could this remarkable condition be possible—did not the Ford indisputably excel in economy and real worth? Think it over—by the winter's fire.

Think of it—nearly 200,000 Fords have been sold and delivered. New prices—runabout \$675—touring car \$750—delivery car \$775—town car \$1000—with all equipment, f. o. b. Walkerville, Ont. Get catalogue from Ray Morningstar, Arkona, or direct from the Ford Motor Company of Canada; Limited, Michigan and Fourteenth Streets—or direct from Walkerville.

**TAYLOR'S THROAT AND LUNG BALM**

TAKEN WITH  
**NYAL'S LAXACOLD TABLETS**

IS GUARANTEED TO CURE THE WORST  
 COLD OR WE CHEERFULLY REFUND  
 YOUR MONEY.

**TAYLOR'S**  
 WHERE QUALITY AND VALUE MEET

wishing you all a happy new year."  
 The remainder of the evening was spent in songs, speeches and dancing, and nothing was forgotten to make a good time for Billie. After keeping it up until the wee small hours of the morning all returned home by singing "Billie's a jolly good fellow."

**INWOOD.**

Mrs. Minnie Stevens and two children of Watford, are visiting at the home of Mr. George Stevens.  
 Mrs. H. F. Aylesworth spent two days last week with her daughter in London.  
 Mr. Norman Parr, late of the firm of Vance & Brown, left last Friday to take a position in Mimico.  
 Dr. Reece Thomas and bride, of Edmonton, Alta., spent last Thursday with relatives here.  
 Mr. and Mrs. Robert McKenzie, Warwick, visited the latter's brother, Mr. Joshua Thomas, last week.

**THE STERLING BANK OF CANADA**

**THE EXAMPLE**

Set your children an example of thrift by opening a savings account for them.

Head Office—King and Bay Streets, Toronto.

WATFORD BRANCH - W. A. WYKESMITH, [Manager].  
 KERWOOD BRANCH - V. R. MCCALLUM, Manager.