

Forty-third Annual Statement of The Royal Bank of Canada



LIABILITIES

TO THE PUBLIC:	November 30, 1912
Deposits bearing interest	\$100,662,364.29
Deposits not bearing interest	36,658,812.94
Interest accrued on deposits	719,730.56
Deposits by other Banks in Canada	419,750.63
Total Deposits	\$137,891,667.72
Notes of the Bank in Circulation	12,254,617.69
Balances due to Banks in Foreign Countries	1,221,415.60
Bills Payable (Acceptances by London Branch) £429,113.10	2,137,917.54
	\$154,137,718.55
TO THE SHAREHOLDERS:	
Capital Paid-up	\$ 11,560,000.00
Reserve Fund	12,560,000.00
Dividend No. 101 (at 12 per cent. per annum)	341,613.32
Former Dividends Unclaimed	1,206.55
Balance of Profits carried forward	610,219.36
	\$179,210,758.08

ASSETS

Gold and Silver Coin	\$ 5,204,964.22
Dominion Government Notes	14,443,785.25
Deposits with Dominion Government for security of Note Circulation	578,000.00
Notes of and Cheques on other Banks	9,769,273.06
Balances due from other Banks in Canada	122,482.32
Balances due from Agents in United Kingdom and Banks in Foreign Countries	3,665,087.01
Government and Municipal Securities	3,950,698.14
Railway and other Bonds, Debentures and Stocks	11,715,900.62
Call and Short Loans on Stocks and Bonds in Canada	9,422,451.30
Call and Short Loans on Stocks and Bonds in Foreign Countries	14,556,189.97
	\$ 73,438,782.19
Loans to Provincial Governments	185,488.77
Current Loans and Discounts, less rebate interest reserved	98,828,873.54
Overdue Debts (Loss provided for)	246,516.29
Bank Premises	5,530,791.08
	\$179,210,758.08

CONTINGENT LIABILITIES:
Acceptances under Commercial Letters of Credit.....\$ 88,186,13.5

PROFIT AND LOSS ACCOUNT

For The Eleven Months Ending 30th November, 1912

By Balance, 30th December, 1911	\$ 401,480.56
Net Profits for Eleven Months ending 30th November, 1912, after deducting Charges of Management, Accrued Interests on Deposits, Full Provision for all Bad and Doubtful Debts and Rebate of Interest on Unmatured Bills and General Bonus granted to the Staff	\$1,227,324.77
Premium on new Capital Stock	5,503,812.00
	\$7,432,617.33
To Dividends Nos. 98, 99, 100 and 101, at 12 per cent. per annum	\$ 943,285.97
Officers' Pension Fund	75,000.00
Written off Bank Premises Account	300,000.00
Transferred to Reserve Fund	5,503,812.00
Balance carried forward	610,219.36
	\$7,432,617.33

RESERVE FUND

By Balance at Credit, 30th December, 1911	\$7,456,188.00
Premium on new Capital Stock	5,503,812.00
	\$12,960,000.00

Net Profits for the Eleven Months of 1912 the Average Paid-up Capital, \$8,050,766—19.19 per cent.
W. B. TORRANCE, Chief Inspector.
EDSON L. PEASE, General Manager.

Cable News.

Special to the Evening Telegram.
LISBON, Dec. 22.

The Government has authorized British and American Protestant missionaries to undertake the teaching of natives in Portuguese Africa.

ST. PETERSBURG, Dec. 22.
Fifteen fishing boats have been lost in a storm on the Caspian Sea. Forty fishermen are missing.

LONDON, Dec. 22.
The Turkish embassy here has received a telegram from Constantinople denying the report from Athens regarding the death of Vice-Admiral Halil Pasha and serious damage to the Turkish flagship.

LONDON, Dec. 22.
It is said that Roumania has purchased the two destroyers being built in England for Chili. They will be delivered to Roumania in January.

ATHENS, Dec. 22.
The Turkish Army in Mitylene has surrendered, and 1,700 prisoners embarked to-day in Greek transports.

PARIS, Dec. 22.
A semi-official statement issued to-night says: The improvement in the international situation has become more marked, and there is now complete agreement among the powers in favor of moderation. Austria, which heretofore has maintained an attitude of reserve, has decided to come into line with the other Powers and urge prudence and moderation in Turkey. The cause of peace has made great strides in the last 48 hours.

PARIS, Dec. 22.
Premier Poincare, speaking in the Senate, yesterday, said: When peace is signed it will rest on a solid basis permitting the Balkan States to develop themselves. Turkey will retain a considerable empire and she will act wisely in listening to the wishes of the population, still subject to her. For our part we insist that her interests in Lebanon and Syria generally shall be respected. There is no foundation in the insinuation that any discord has arisen between France and Britain concerning these. On the contrary the latter has assured us that she has no political aspirations in these regions. We are resolved to maintain the integrity of the Ottoman Empire, in Asia, but without allowing our own interests to suffer. If peace unfortunately, is not concluded, we will begin again our efforts at conciliation, in an attempt to restrict the spread of the conflagration, which ready to defend our influence in the East and the prestige of France's fair name.

CONSTANTINOPLE, Dec. 22.
The Cabinet, to-day, discussed the peace negotiations and forwarded fresh instructions by wire to the delegates at London. It is believed in some quarters that Turkey is about to invoke the aid of the Powers to promote an agreement. The military feeling continues strongly in favor of re-opening hostilities rather than surrender Adrianople. Reinforcements arrive almost daily for Syria and Kurdistan, and several important orders for grain and stores have been placed abroad. The military power favor remaining on the defensive during the winter and assuming the offensive in the spring. This military spirit undoubtedly endangers the stability of the Cabinet, and is not shared in by the sober-minded citizens who are most anxious for the conclusion of peace. The Government is giving attention to reforms in the Anathian provinces, and proposes to send a special commission of enquiry to the Armenian provinces.

LONDON, Dec. 22.

The body of the late Ambassador Reid started on its journey to the States yesterday. Highest military honors were paid as it left London. The coffin was placed on a gun carriage, drawn by men of the royal horse artillery. The Stars and Stripes were spread over the casket, eight non-commissioned officers acting as bearers, walking on each side. As the procession started from Dorchester House on the way to Victoria Station, it was led by a squadron of Horse Guards in bright breastplates, helmets, long plumes, with great scarlet cloaks enveloping each horseman. The band of the Scots Guards followed behind them; then came the Pipers. The regiment followed before the casket, and after it a battalion of Scots Guards. At the same time a battery of Horse Artillery stationed on the Parade Ground of St. James' Park, fired a salute of nineteen guns. The Band of the Scots Guards played "Abide With Me." As the train drew out of the station, a guard of honor presented arms, and the pipers played "Flowers of the Forest."

RIO JANEIRO, Dec. 22.
The Chamber of Deputies has thrown out the Bill revoking the decree of banishment of the Imperial Family. When the Empire was overthrown in 1889 the Imperial Family, of which Dom Pedro II. was the head, was compelled to leave Brazil.

DULEY'S —FOR— Xmas GIFTS.

The time for choosing Gifts this Christmas has nearly gone. If you have any still undecided, set your mind on Jewellery or Silverware, then come and see what we have to show you. Here are a few good suggestions to help you decide.



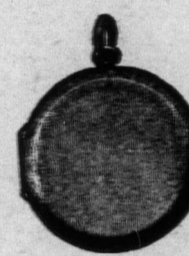
A WATCH

makes a splendid gift. It is sure to be appreciated, especially if it comes from here and carries with it our special guarantee.

Boys' Watches\$2.00 to \$20.00
Ladies' Watches\$2.50 to \$15.00
Men's Watches\$4.00 to \$10.00



\$1.00 up.
A STICK PIN
for a man is a most acceptable gift.
We have them in Solid Gold from



MAKE HER HAPPY WITH A LOCKET AND CHAIN.

Solid Gold and Gold Filled Locketts are here in great variety. Splendid designs and high class goods.

Locketts\$2.75 to \$25.00
Necklets\$1.75 to \$10.00



THE SUPREME GIFT AT CHRISTMAS TIME—A GEM SET RING.

Give her one and see her eyes sparkle. We have them to suit all tastes and all purses—\$2.50 to \$100.00.

THE HOUSEKEEPER

will be delighted with a piece of Silverware for the table. We can show you a big range of dainty things costing from \$1.00 to \$7.00.

SEASONABLE GIFTS

Walking Stick or Umbrella, Toilet Requisites, Leather Goods, Big Ben, Thermos Carafe, Silver Table Ware, Jewellery.

T. J. DULEY & CO.

THE RELIABLE JEWELLERS.



There's no better filling for Christmas Stockings than our Choice Footwear. No gifts more sensible—no gifts are appreciated more.

A Christmas Souvenir given free to every purchaser of a pair of Buster Brown Shoes, also with every pair of Children's Boots.

A FEW SUGGESTIONS.

FOR MEN.	FOR LADIES.	FOR CHILDREN.
We've Shoes for Street or Dress wear. Storm Boots and Waterproof. Storm Rubbers, double soled and rolled edge. Also Arctic, Handsome House Slippers, Bedroom Slippers, Bath Slippers, Hockey Boots. A pair of White House Shoes is a very suitable Xmas gift; all styles; all leathers.	Shoes for Street or Dress wear. Storm Shoes, Dress Oxfords, Ribbon ties. Dainty Dress Slippers for the house or for dress functions. A special line of Ladies' Satin Evening Shoes, Pink, White & Black. Ladies' Rubbers, storm & plain; low and Cuban heels; Tan, White and Black. Ladies' Spats, all shades.	A pair of Buster Brown Boots for the boy or girl makes a suitable Xmas gift. Boys' and Youths' Storm Waterproof Boots; the real thing for school boys. Boys' Long Rubbers, Girls' High Button Boots, Girls' Skating Boots, Boys' Hockey Boots, House Slippers, Baby Shoes and Booties.

A pair of "Bert" Shoes make a very handsome gift.
SLIPPERS!

Now we've said it—for our Slipper Show is worth coming miles to see. House Slippers, Bedroom Slippers, Bath Slippers, Dress Slippers. We've every form and color of Slippers known to the trade.

You'll run no risk in selecting Christmas Footwear here, for we will cheerfully make any exchanges you desire after Christmas.

F. Smallwood,

The Home of Good Shoes.



BUY IT TO-DAY

OR
To-Night.

We will save you from 50 to 60 dollars on

THE PIANO

OR THE ORGAN

you must have in your homes.

CHESLEY WOODS & Co.

Telegram ads, Give Satisfaction

Special Announcement TO Automobile Owners.

The Dunlop Anti-Skid Traction Tread Tire will be available in St. John's for season of 1913. This Tire with its guaranteed mileage and moderate cost will appeal to you.



See it in our window.
Traction Tread has a "little brother" for Motor Cycles.
FRED. V. CHESMAN, Agent.

Very few people care for the truth at the expense of being annoyed by it. A woman writer says a girl can not love two men at the same time. Probably not. But she can give a sufficiently lifelike imitation of the passion to fool both of the men.

Howard's Liniment Cures Colds, Etc.

NG!

thing both
le express-
in this de-
wards price

lor Suits.

stock made up in
d Serges. Most of
whistle attached to
ne as suit or trim-
paid. For boys, age

\$4.75

ton Suit.



uitable for the usage
desired. From



NG.

n Second Thought.

generally speaking, if a little man
s it, it is an insult. But if a big
says it, it is a pleasantry.
is true that a greyhound can
a jack rabbit, but what's the ob-

worthless man's dog sticks to his
sister. But a good man's dog often
appears, leaving no clue.

is cheaper to go by way of the
r wagon and that will account
a number of the fares.

woman's idea of comfort is to
off her corset.

CHOONERS DAMAGED.—Several
owners arrived here from various
as north to-day and most of them
their headgear carried away and
torn in recent stormy weather.

Don't forget that little 10 cent
tle of Essence of Ginger
ne for Xmas at Stafford's
g Store.—dec9,t

ARD'S LINIMENT CURES GAR-
GET IN COWS.