

## PLAIN LIVING.

Recently twelve "rookies" of the New York police department put themselves on a diet to cost not more than 25 cents a day to ascertain whether it was possible to live that cheaply. The demonstration has attracted wide attention.

Each day when the menus were printed the number of calories in the various portions of food were appended with the result that many persons immediately consulted their dictionaries. What sort of a new vegetable was this calory? Carbohydrates, proteins and fats appeared frequently in the newspaper account. The public became acquainted with the terms "vitamines" and "lipoids." Public officials, opera singers and newspaper men partook of the fare which was wholesome and palatable.

The effect has been the awakening of a tremendous interest in the subject of eating. Many families now realize that they have been eating too much. "Dieting" is becoming something of a fad. The President of the United States stated his willingness to try the twenty-five cent fare for one day. The following set of menus was sent to the White House and given to Mrs. Wilson:

## Breakfast.

Oatmeal and milk.  
Toast and butter.  
Coffee, with milk.  
(Cost, 7 cents).

## Luncheon.

Salmon croquettes, with peas, and one date.  
Bread and butter.  
Tea, with milk.  
(Cost 9 cents).

## Dinner.

Baked split peas.  
Stuffed green peppers.  
Whole wheat bread, butter.  
Sliced oranges and bananas.  
Tea, with milk.  
(Cost, 10 cents).

Not so bad! But the average housewife would have some difficulty in preparing a meal consisting of salmon croquettes and peas for 8 cents.

The test came to an end last week. The men were in better condition at its close than at the beginning. When they began the test the twelve men weighed 2,030 pounds. A few days before the end their total weight was 2,049½ pounds. They gained 19½ pounds.

The Life Extension Bureau under whose direction the test for policemen was conducted has done a great deal to promote sanity in eating. Most of us are gourmands, anyway.

The origin of the word "tip" as applied to the practice of feeding waiters is interesting. It is said that in some of the taverns of the early days there always was a box in the lobby on which was inscribed the letters, T. I. P., which expanded would read, "To insure promptness."

REVIVAL OF USE OF CLOGS  
ADVOCATED.

Textile operatives in Lancashire and Yorkshire, and a good many textile manufacturers of the old school will learn with interest of a suggestion which has been made in London for solving the boot-supply problem. It is that there should be a more extensive use of clogs. Leather is exceptionally dear in these days and a noted clog maker in a big way of business has told a representative of the London Evening News how clogs are coming more and more into vogue.

Hundreds of London school children are now wearing clogs, which cost about 3 shillings a pair (73 cents) and London County Council school-teachers have been providing clogs for ill-shod pupils, who have been paying for them by weekly installments of 3 pence.

The price of leather, states a writer in the paper mentioned, suggests that the city man of the future will clatter to business in his clogs. "For country wear one can buy an elegant pair of lace-up clogs at a quarter of the price of equally efficient boots." Apart from the attention that they would attract, there is no reason why these should not be worn in "town." There is nothing undignified in the clog worn by the Lancashire or Yorkshire textile worker. Not a few of the captains of the textile industry have themselves worn clogs, and some at least would not be ashamed to wear them again.

The present home demand is so great that an order for 10,000 pairs of sabots for the Belgian Government has just had to be declined by a British clog-making firm, which received an award for its clog show at the London Exhibition in 1862. — Textile Mercury, Manchester, England.

THE  
Standard Bank of CanadaReport of the Proceedings of the Annual Meeting of  
Shareholders

Wednesday, 28th February, 1917

The 42nd Annual Meeting of the shareholders of the Standard Bank of Canada, was held at the Head Office of the Bank, 15 King Street West, Toronto, on Wednesday, the 28th February, 1917, at 12 o'clock noon.

A large number of shareholders were present.

On motion, the President, Mr. W. F. Cowan, took the chair, and Mr. E. A. Bog, Chief Inspector, who acted as Secretary of the meeting, read the report:

Your Directors, in presenting to the Shareholders the Forty-second Annual Report of the affairs of the Bank for the year ending 31st January, 1917, have pleasure in stating that the funds have been well employed during the past twelve months and a satisfactory increase is shown in all departments.

The Net Profits, after making provision for bad and doubtful debts, rebate of interest on unmatured bills under discount, exchange, cost of management, etc., amount to \$580,230.10, being at the rate of 18.90% on the average paid-up capital of the Bank for the year. This amount together with the balance forward from last year and the sum of \$333,242.14 for premium on new stock issued during the year, makes the sum of \$975,119.13.

This has been appropriated as follows:—

Four quarterly dividends at the rate of 13% per annum.....	\$398,899.61
Contributed to Officers' Pension Fund .....	20,000.00
Contributed to Patriotic and kindred objects .....	38,900.00
War Tax on Bank Note Circulation to 31st December, 1916 .....	30,483.75
Transferred to Reserve Fund from Premium on New Stock.....	333,242.14
Balance of Profit and Loss Account carried forward .....	153,593.13
	<hr/> \$975,119.13

During the year Branches of the Bank have been opened at Burdett, Coalhurst, New Dayton, and Travers, Alberta; Richlea, Sask.; and Schumacher, Ont. The Branch at Goodwater, Sask., was closed.

The usual inspection of the Head Office and Branches has been made and the staff have faithfully and efficiently discharged their duties.

W. F. COWAN,  
President.

## General Statement

## LIABILITIES.

Notes of the Bank in circulation.....	\$ 4,546,513.00
Deposits bearing interest (including interest accrued to date).....	\$34,818,843.15
Deposits not bearing interest.....	11,473,721.42
	<hr/> 46,292,564.57
Dividend No. 105, payable 1st February, 1917.....	105,399.61
Balances due to other Banks in Canada.....	639,598.51
Balances due to Banks and Banking Correspondents elsewhere than in Canada.....	386,475.55
Acceptances under Letters of Credit.....	58,645.84
Capital paid up.....	3,333,242.14
Reserve Fund.....	4,333,242.14
Balance of Profit and Loss Account carried forward.....	153,593.63
	<hr/> \$59,850,274.99

## ASSETS.

Current coin held by the Bank.....	\$1,532,743.47
Dominion Notes held.....	7,729,781.00
Deposit in the Central Gold Reserves.....	1,500,000.00
	<hr/> \$10,762,524.47
Deposit with the Minister for the purposes of the Circulation Fund.....	\$ 150,000.00
Notes of other Banks.....	210,240.00
Cheques on other Banks.....	1,769,623.07
Balances due by Banks and Banking Correspondents elsewhere than in Canada.....	594,376.27
Dominion and Provincial Government Securities not exceeding market value.....	1,574,349.19
Canadian Municipal Securities and British, foreign and colonial public securities other than Canadian.....	5,371,937.46
Railway and other bonds, debentures and stocks not exceeding market value.....	298,656.63
Call and Short (not exceeding thirty days) Loans in Canada on bonds, debentures and stocks.....	1,656,956.71
	<hr/> 11,626,139.63
	<hr/> 22,388,664.10
Other current Loans and discounts in Canada (less rebate of interest).....	35,892,084.87
Liabilities of customers under Letters of Credit as per contra.....	58,645.84
Real Estate other than Bank Premises.....	19,507.15
Overdue debts, estimated loss provided for.....	172,799.89
Bank Premises, at not more than cost, less amounts written off.....	1,229,935.38
Other Assets not included in the foregoing.....	88,637.76
	<hr/> \$59,850,274.99

W. F. COWAN,  
President.

GEORGE P. SCHOLFIELD,  
General Manager.

## AUDITOR'S REPORT TO THE SHAREHOLDERS.

I have compared the above Balance Sheet with the books and accounts at the chief office of The Standard Bank of Canada, and with the certified returns received from its branches, and after checking the cash and verifying the securities at the chief office and certain of the principal branches on January 31st, 1917, I certify that in my opinion such Balance Sheet exhibits a true and correct view of the state of the Bank's affairs according to the best of my information, the explanations given to me, and as shown by the books of the Bank.

In addition to the examination mentioned, the cash and securities at the chief office and certain of the principal branches were checked and verified by me at another time during the year, and found to be in accord with the books of the Bank.

All information and explanations required have been given to me, and all transactions of the Bank which have come under my notice have, in my opinion, been within the powers of the Bank.

G. T. CLARKSON, F.C.A.,  
of Clarkson, Gordon & Dilworth, Toronto, Canada.

Toronto, February 13th, 1917.

The usual motions were passed, and the scrutineers appointed reported the following gentlemen elected as Directors for the ensuing year: Mr. W. F. Cowan, Mr. Wellington Francis, K.C., Mr. W. E. Allen, Mr. F. W. Cowan, Mr. H. Langlois, Mr. T. H. McMillan, Mr. G. P. Scholfield, and Mr. T. H. Wood. At a subsequent meeting of the Directors, Mr. W. F. Cowan was re-elected President, and Mr. Wellington Francis, K.C., Vice-President.

G. P. SCHOLFIELD,  
General Manager.

Toronto, February 28th, 1917.