

# BANK OF MONTREAL

## 34th Annual General Meeting

The forty-third annual general meeting of the Shareholders of the Bank of Montreal was held at the Head Office of the Bank in Hamilton yesterday afternoon. The President, His Honor John S. Hendrie, was in the chair, and Mr. J. P. Bell acted as Secretary.

The General Manager read the Annual Report of the Directors as follows: The Directors beg to submit their report showing the result of the business for the year ended 30th November, 1914.

PROFIT AND LOSS ACCOUNT.

Balance at Credit of Profit and Loss Account, 30th November, 1913	\$151,181.75
Profits for the year ended 30th November, 1914, after deducting charges of management, interest accrued on deposits, rebate on current discounts, and making provision for bad and doubtful debts	485,265.49
Appropriated as follows:	\$636,997.24
Quarterly dividends, in all 12 per cent.	\$380,000.00
Provision for Depreciation in Securities and for Contingencies	75,000.00
Reserve Fund	19,309.82
Patriotic, Red Cross and Relief Funds	25,000.00
Balance of Profits carried forward	\$157,687.52

The Directors have to record with deep regret the death of the Honorable William Gibson, who had been a member of the Board for twenty-one years, and President of the Bank since January, 1902.

GENERAL STATEMENT.

Notes of the Bank in Circulation	\$ 3,022,100.00
Deposits bearing interest, including interest accrued to date of Statement	28,482,822.27
Deposits due to other Banks in Canada	34,523,827.81
Deposits due to Banks and Banking Correspondents in the United Kingdom and Foreign Countries	208,592.62
Acceptances under Letters of Credit as per contra	87,901.76
Balance of Profits carried forward	\$157,687.52
Total	\$37,849,938.47

LIABILITIES.

Current Coin	\$ 667,892.03
Dominion Government Notes	5,469,782.00
Deposits in the Central Gold Reserve	4,137,684.08
Deposits with the Minister of Finance for the purposes of the Circulation Fund	100,000.00
Notes of other Banks	283,745.00
Cheques on other Banks	1,460,055.20
Deposits due by other Banks in Canada	296,818.44
Deposits due by Banks and Banking Correspondents elsewhere than in Canada	208,592.62
Total	\$13,304,066.57

ASSETS.

Dominion and Provincial Government Securities, not exceeding market value	\$8,666,594.98
Canadian Municipal Securities, and British, Foreign and Colonial Public Securities, other than Government Securities	2,610,150.68
Halfway and other Bonds, Debentures and Stocks, not exceeding market value	471,087.66
Call on Short Loans (not exceeding three months) in Canada on Bonds, Debentures and Stocks	1,273,432.40
Other Current Loans and Discounts in Canada (less rebate of interest)	\$28,319,806.67
Real Estate other than Bank Premises	345,166.38
Overdue Debts, estimated loss provided for	167,417.08
Amounts written off	2,092,395.51
Amounts not included in the foregoing	377,610.64
Total	\$1,302,284.26

LIABILITIES OF CUSTOMERS UNDER LETTERS OF CREDIT as per contra \$7,901.76

Total \$44,694,282.59

JOHN S. HENDRIE, President. J. P. BELL, General Manager.

AUDITORS' REPORT.—In accordance with the provisions of Sub-sections 19 and 20 of Section 56 of the Bank Act, we report to the Shareholders as follows: We have examined the above Balance Sheet with the books and vouchers at Head Office and with the certified returns from the Branches, and we have obtained all the information and explanations we have required.

In moving the adoption of the Annual Report, his Honor John S. Hendrie referred with deep regret to the death of the late President, the Hon. William Gibson, who for twenty-one years was a Director of the Bank, and for the last ten years its President. He also made feeling reference to the death of the late Annual Meeting of the Hon. Colin H. Campbell, for many years a member of the Local Advisory Board at Winnipeg.

Mr. Cyrus A. Birge, Vice-President, seconded the adoption of the report. Mr. J. P. Bell, General Manager, said, among other things: The Bank early in the year adopted a conservative policy, lending only for strictly business purposes, and was, therefore, in a very strong position when the war broke out, and had kept so ever since.

Turning to the Assets, you will notice that of those which are commonly called liquid, \$8,666,594 were represented by cash on hand, balances in Banks, etc., being 22 per cent. of our liabilities to the public.

Since the war broke out we have had most of our premises and other properties appraised by independent valuers, and are pleased to inform you that, taking their figures, and the book value in the few unusual cases where they did not make an appraisal, the total is very much more than appears in the statement before you, showing what a good investment they have been for the Bank.

We have subscribed for and invested a substantial sum in the British War Loan securities. We think that this was the right and proper thing to do under the circumstances.

Mr. C. S. Scott, Hamilton, and Mr. E. S. Read, of Messrs. Webb, Recan and Callingham, of Winnipeg, were re-elected Auditors.

# KITCHENER'S ARMY

## THOROUGHLY TRAINED

New Lessons Taught by World Conflict Imparted to Latest Soldiers.

## DEAL OF NIGHT WORK

Officers Home From Front Act as Instructors of Latest Methods.

By D. Douglas Egges, one of The World's Staff Correspondents with the Canadian Expeditionary Force.

LONDON, Dec. 19.—Here is strong the world-famed Kitchener's army, now in course of formation? How well is it trained? How well is it ready to cross the water? How well is it driving back the Germans into their own country? These are questions on every Briton's lip at the moment. The answers are not so readily found. Probably not more than two or three war officials can give an approximate idea of the strength of the "citizens' force," which is being daily swelled by hundreds of recruits. Newspapers are constantly quoting figures which vary from 900,000 to 1,500,000 but whatever the new army's number might total it is safe to say that this volunteer force has been raised in a manner little short of marvelous.

Every rank of life is represented. Lawyer and laborer, banker and bartender, professional football and music-hall artists stand shoulder to shoulder in the ranks of this national army. Nor are its members confined to old continents. There are Australians, New Zealanders, Canadians, South Africans (including Boers), men from Argentina, Brazil, Ceylon, Singapore and far-off China.

More often than not the officers are in an inferior social position to the men they command, and their own position in this new military age, and if ever there was a democratic army you have it here.

Man Keen to Learn. And the men are keen as mustard. Good for them that they are, for their discomforts are neither great, British soldiers are over Great Britain and Ireland are the encampments where the embryo army is being trained, and in none of these encampments can it be truly said that comfort reigns supreme. Huts will leak, tents grow muddy under foot and shillies and privies are not comfortable, but the men bear all in good part. They are there to learn the game of war and the quicker they learn it the sooner they arrive the welcome order to embark on the fighting zone.

Training Severe. And have no illusions that the training is not severe. True, there is little of the old-fashioned ceremonial drill so dear to the heart of the old-time militaries. Sufficient that the recruit can handle his rifle and "present or slope arms" in fall and "present pipe" in the morning, but his absence and alto buttons must be clean and accoutrements looked after. Little time is spent on "barback room" soldiering.

This world conflict has revolutionized warfare, and the training of "K" is directed especially to the new warfare which the experience of the past four months has taught. So there trench digging and fortification work, above all plenty of static marching. Here you see the citizen soldiers at their best, for they swing along in the ranks and do their twenty miles almost at ease. This letter is no mean feat, remembering that with a valise and the loaded rifle they are carrying a full field kit.

Learn Tricks of Game. Instructions in the lessons of war are given by officers home from the front, who teach their willing scholars all the tricks of the game. They know by hard experience. In this way they are taught the mystery of fire, shelter and reserve trenches, and the proper procedure for attacking a shell; how to stalk war snipers and how to take lightning aim at an enemy's exposed position. Also, they are instructed in the art of marching by compass at night and directing their route by the stars.

Naturally so comprehensive a training takes time to perfect, reflecting that a great percentage have never handled a rifle until the summons came. But you can do a lot with men anxious to learn to fight a brave man's less enemy, and it is the war which has already exacted toll of hundreds of thousands of lives.

Billeted in Various Ways. Just a word as to conditions of various camps whose location it is forbidden to mention. In certain districts the men are billeted in private houses where they obtain their food, the bill, of course, being paid by the government. In some cases lucky local soldiers are allowed to sleep in the military area these are utilized to the utmost limit of their capacity. A minority of cases tents are still in use. You have heard men declare they prefer the canvas shelters to the wooden ones. I know of race courses with their horse boxes being used, and strange as it may appear the men enjoy the novelty of being housed in an equine's stall.

The food is good—far better than in pre-First World War days, and there are few complaints along this line. The hours of drill are fairly long, and gymnastic drill taking place before breakfast. Morning parades averages some three hours and the afternoon about the same. Added to this curriculum are night marches followed by attacks. Trench digging at night is done in the open, and it is surprising how quickly the new troops dig deep shelters and traverses.

Recruits Flock to Colors. Field work is conducted in the manner in which British manhood is answering the roll of the K. A. drum. Altruists seem to fear that the response is not enough to get the average enrollment has been 30,000 a week, and the numbers increase the moment the new recruits get the average. In the receipt of a British recruit it is pointed out that after the "child massacre" at Hartlepool and Scarborough, thousands flocked to the colors. As a general officer calling to the World: "The bombardment has meant another hundred thousand recruits," and there is no reason to doubt his optimistic figures.

As many of the battalions have been in training for three months or so it is likely that they are in a higher state of efficiency than others, and therefore will go to the front in the near future. But it seems probable that an army highly trained and splendidly equipped, and whose members will be engaged in freeing Belgium and France from the German hordes. As a Kitchener is a right man in a right place.

Important Changes in Train Service. Canada Pacific Railway, Effective Sunday, January 21st, 1915.

The particular attention of the traveling public is respectfully directed to the changes in train service, effective Jan. 21, 1915.

Following service will be operated on the St. Mary's branch:

Train No. 688 will leave Ingersoll North 3:55 a.m., arrive Ingersoll Junction 10:05 a.m., leave Ingersoll Junction 10:30 a.m., arrive Toronto 10:55 a.m., McConkey 10:55 a.m., Lakeside 11:05 a.m., Uniondale 11:20 a.m., arriving St. Mary's 11:45 a.m.

Train 685 will leave Ingersoll North 8:35 a.m., arrive Ingersoll Junction 8:48 p.m., arrive Ingersoll Junction 8:55 p.m., Embro 9:05 p.m., Bennington 9:15 p.m., McConkey 9:25 p.m., Lakeside 9:35 p.m., Uniondale 9:45 p.m., arriving St. Mary's 10:05 p.m.

Train No. 664 will leave St. Mary's 7:30 a.m., arrive Ingersoll North 7:55 p.m., arrive Ingersoll Junction 8:05 p.m., Embro 8:15 a.m., Bennington 8:25 p.m., Lakeside 8:35 a.m., Uniondale 8:45 p.m., arriving Ingersoll North 9:00 a.m.

Train No. 666 will leave Ingersoll North 3:00 a.m., arrive Ingersoll Junction 3:15 p.m., arrive Ingersoll Junction 3:25 p.m., Lakeside 3:35 p.m., Uniondale 3:45 p.m., arriving Toronto 4:00 p.m., arriving Ingersoll North 4:10 p.m., arriving Ingersoll North 4:20 p.m., arriving Ingersoll North 4:30 p.m., arriving Ingersoll North 4:40 p.m., arriving Ingersoll North 4:50 p.m., arriving Ingersoll North 5:00 p.m., arriving Ingersoll North 5:10 p.m., arriving Ingersoll North 5:20 p.m., arriving Ingersoll North 5:30 p.m., arriving Ingersoll North 5:40 p.m., arriving Ingersoll North 5:50 p.m., arriving Ingersoll North 6:00 p.m., arriving Ingersoll North 6:10 p.m., arriving Ingersoll North 6:20 p.m., arriving Ingersoll North 6:30 p.m., arriving Ingersoll North 6:40 p.m., arriving Ingersoll North 6:50 p.m., arriving Ingersoll North 7:00 p.m., arriving Ingersoll North 7:10 p.m., arriving Ingersoll North 7:20 p.m., arriving Ingersoll North 7:30 p.m., arriving Ingersoll North 7:40 p.m., arriving 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