

BANK OF MONTREAL

Statement of the Result of the Business of the Bank for the Year Ended 31st October, 1925.

Income of Profit and Loss Account, 31st October, 1925, after deducting charges for the year ended 31st October, 1925, after deducting charges of management, and making full provision for all bad and doubtful debts	\$ 761,536.18
Dividend 3 per cent. paid 1st Mar., 1925	\$ 370,334.00
Dividend 3 per cent. paid 1st June, 1925	\$ 897,501.00
Dividend 3 per cent. paid 1st Sept., 1925	\$ 897,501.00
Dividend 3 per cent. payable 1st Dec., 1925	\$ 897,501.00
Bonus 2% payable 1st December, 1925	\$ 598,334.00

Provision for taxes Dominion Government	\$ 291,339.50
Estimated surplus Assets of Montreal Bank in excess of the value at par of the Capital Stock of the Bank of Montreal issued and Cash paid thereon	\$ 3,350,000.00
Transferred to Rest Account	\$ 2,380,000.00

Amount transferred from Profit and Loss Account to Rest Account	\$ 314,700.00
Income of Profit and Loss carried forward	\$ 598,738.31

Estimated surplus Assets of Montreal Bank in excess of the value at par of the Capital Stock of the Bank of Montreal issued and Cash paid thereon	\$ 3,350,000.00
Transferred to Rest Account	\$ 2,380,000.00

Amount transferred from Profit and Loss Account to Rest Account	\$ 314,700.00
Income of Profit and Loss carried forward	\$ 598,738.31

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

Income of Profit and Loss carried forward	\$ 598,738.31
---	---------------

year, checked the cash and verified the securities at several important branches.

We have to report that: (a) we have obtained all the information and explanations we have required; (b) in our opinion the transactions of the Bank, which have come under our notice, have been within the powers of the Bank, and (c) in our opinion, the above Statement discloses the true condition of the Bank and it is as shown by the Books of the Bank.

JAMES HUTCHISON, C.A.,
of the firm of Riddell, Stead, Graham & Hutchison.

CHARLES A. HODGSON, C.A.,
of the firm of Crank Cushing and Hodgson.
Montreal, 24th November, 1925.

The King at the Cenotaph

A BEAM OF SUNSHINE WITH THE "LAST POST"

By J. M. N. JEFFRIES in The Daily News.

They say that the seventh wave comes in from the sea higher and stronger of life than those which have rolled in before it, and somehow this seventh winter of remembrance brought to us in Whitehall yesterday, around the Cenotaph, where the King laid his wreath below the musty flags, a surge and a tide of memories deep and impetuous indeed.

It was a befitting day of wind and rain, grey with the grey of battles, cold as the tombstones which cover the plains of France.

Thousands, many of whom had gathered from early hours, stood twenty deep on the pavements by the monument, and stretched out up of sight, lost in the haze which covered the War Office and the approach of Trafalgar-square.

They stood almost motionless there behind the police barriers, not alone during the Minutes of Silence, but for an hour or more, waiting first for the great ceremony and then for that, perhaps greater still, when in their little groups of twos and threes or in their utter loneliness they could put on the steps of the Cenotaph the small wreaths and bunches of flowers they had long been clasping.

The King's Wreath.

The King's wreath and gifts which have grown familiar to them with time, and by their yearly sameness come nearer than anything else to restoring the loved familiar ones they have lost. That was the thought that came strongest to one when the King and his sons came, some few minutes before eleven, walking quietly through the portals of the Home Office to their wonted places.

So had the King walked, quietly, solemn, in his soldierly khaki, now year by year, and placed, as he did again yesterday, his great wreath in the national colours where he put it when the war was still of yesterday and grief was new.

A white crown had been traced on the street where the King was to stand and a mitre at the side, for the post of the Bishop of London. The Prince of Wales in his Guards' overcoat, the Duke of York in the slate of the Air Force, Prince Henry and Prince Arthur stood on each side of the King. At right angles, in two rows, dark garbed and bare-headed, stood the Prime Minister and the members of the Government and the High Commissioners of the Dominions. Behind them were three ex-Prime Ministers—Lord Oxford, Mr. Lloyd George, and Mr. Ramsay MacDonald.

And one by one the King, Princes, Chiefs of the Services, Prime Minister, Ministers, Australian, Canadian, African, in turn they stepped forward and laid their tribute of flowers on the national obelisk. The red poppies of Flanders showed in most. Of happy augury was the yellow-gold harp which the High Commissioner of the Irish Free State placed side by side with the others. An African chief in harmonious robes was to come later with his tribute.

A stroke from Big Ben and all was frozen in stillness and silence. The Navy, the Guards, the Marines, and the Airman, whose detachments lined the Cenotaph, stood rigid in their ranks. The King and the Princes were at the salute. From all the assemblage that filled Whitehall no motion or murmur came.

Only the wind tore through the flags, the new bright flags, on their staffs by the Cenotaph. The wind from the seven seas where our ships had sunk in combat and the mist which had fallen on the dead and dying in Flanders, or so it seemed, blew on the flags and settled on the roofs of Whitehall and were not missing at the commemoration of those they had known.

A Beam of Sunshine.

The Minutes sped fast; then with the first notes of the "Last Post" a beam of sunshine came like a wreath out of the clouds to rest on the Cenotaph a moment. From pavement and through windows, from Westminster up to Trafalgar-square, the voices of the crowd and the lookers-on joining in the hymn, "O God, our help in ages past," and then in the eternal Lord's Prayer.

The Bishop of London, crozier beside him, outstretched his hands in blessing over King and people. The hushes blew once more and as his own anthem ended the King returned with the Princes as he had come, quietly, walking like a mourner.

The Pilgrimage.

And then presently the great concourse of waiting people, men of the British Legion and women, with bearded Sir Ian Hamilton at their head, ex-service organisations, blind heroes walking and holding each other's arms in fours abreast, Boy Scouts, women of the war forces, widows and children and parents, with their innumerable wreaths, came slowly past and laid down their flowers or stopped and bent their heads as they came to the memory place of the dead—glorious, heroic, and near to them at that moment.

The old bus which had taken so many fareless to Antwerp and the Somme and the Ancre, and known how few return riders, came in the throng to pay its duty too, empty, but full of memories.

WOMEN'S PILGRIMAGE LAST NIGHT.

It was just before Big Ben chimed half-past ten that the great nave of Westminster Abbey was lined by soldiers, sailors and airmen to the grave of the Unknown Warrior. Here red and white robed priests soundlessly assembled and, with the gold Processional Cross, gleaming above and before them, passed slowly between the blue and khaki ranks to where the altar brightly shone.

The Silence fell. Then "O God, our help in ages past..." The hymn was sung loudly, thankfully. Thereafter came the tranquil blessing, the fervent singing of the National Anthem, followed by the ringing call of the Reveille—and finally, the jubilant pealing of the old Abbey's bells.

And then the pilgrimage to the Unknown Warrior's grave began—led by the black veiled widow of Major H. A. Carter, V.C., with a row of medals glinting on her breast, who kneeling laid upon the grave a wreath of laurel, to the memory of her husband.

From that moment till 8 p.m., when a special service began, people passed in a continuous procession by the grave and many laid flowers there. So crowded was the Abbey for the special service—the first one ever held—that large numbers of people stood at the back of the transept and elsewhere. About 2,500 people were present.

The congregation included a large number of women in black relieved by the scarlet poppy, and was deeply moved by a sermon by the Rev. W. H. Elliott, vicar of Holy Trinity, Folkestone, who said that this country had lost some beautiful things, which included our sense of the common humanity of man and our dignity.

After the sermon, the choir singing "Abide with me," passed to the nave, where they stood in a group at the Unknown Warrior's grave. There they sang Rudyard Kipling's "Recessional" hymn, "God of our Fathers, Known of Old."

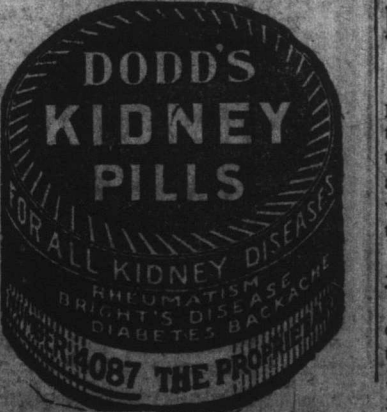
It was typical of the spirit of the service that the policemen on duty regulating the crowd joined as heartily and reverently in the singing of the hymns as anybody.

The grave of the Unknown Warrior was covered with red poppies which had been cast upon it by mourners during the day.

Hope for the Future

"Science leaves us hope for the future. Present conditions often seem desperate; pessimists tell us that society is disintegrating, that there will never be a League of Nations, that wars will never cease, that the human race is degenerating, and that our civilisation is going the way of ancient Egypt, Assyria, Greece, and Rome," writes Professor E. G. Conklin in Scribner's Magazine.

"But though nations have risen and fallen, and cultures have waxed and waned, the major movements of human history have been forward. After civilisation had once been attained it never completely disappeared from the earth. The torch of culture was handed on from Egypt to Greece and from Greece to Rome, and from all of these to us. One often hears of lost arts and civilisations of the past, but the best elements of any culture are immortal."



Just Folks.

By EDGAR GUEST.

OUT OF THIS LIFE.

Out of this life I shall never take
Things of silver and gold I make.
All that I cherish and hoard away
After I leave on the earth must stay.
Though I have toiled for a painting
rare
To hang on my wall, I must leave it there.

Though I call it mine and I boast its worth
I must give it up when I quit the earth.
All that I gather and all that I keep,
I must leave behind when I fall asleep.

And I wonder often what I shall own
In that other life, when I pass alone.
What shall they find and what shall they see
In the soul that answers the call for me?

Shall the great Judge learn, when my task is through,
That my spirit had gathered some riches, too?

Or shall at the last it be mine to find
That all I had worked for, I'd left behind?

CONFEDERATION LIFE.—nov25,26

Honesty of Women

Toronto, Ont., Nov. (By Canadian Press).—The natural honesty of women has been well demonstrated in the success that has attended the plan of bringing Old Country girls to Saskatchewan under the Assistance Scheme, remarks J. J. Kelso, Superintendent of Neglected Children, for Ontario. Officials of Saskatchewan brought over 591 young women and of this number 539 have repaid their loans in full and the balance have paid a large proportion of the money advanced. Altogether the Province of Saskatchewan paid out \$49,723 and has received back \$49,435. The records show that 268 of the young women are in country positions, 169 in city employment, 35 have gone to other Provinces while 107 are married and residing within the province. The figures given are for the years 1920 to 1923 inclusive.



Hopeful Indications

Editor Evening Telegram.

Dear Sir,—Truly we are making some progress, as is evidenced by the editorial, the letters of Mr. Foran to the Liquor Control Board, and the article relative to the new Board of Health in the Daily News of this morning. All of these show that public opinion is at least awake to the serious situations obtaining in our midst.

In passing the Central Bond Store one day last week, the writer was horror-stricken to see the quantities of liquor being sent out, whilst waiting patiently by were men with other supplies of the death-dealing stuff to be stored for further distribution. Mr. Editor, the Control so called, must mean desperate effort on the part of the enforcers, so much that, as happened in Prohibition days, instead of controlling the traffic in alcohol, the traffic is controlling the city, aye even the country.

Can we afford to continue the expenditure of about three thousand dollars (3000) per day on that which is, and always was, and will be, a curse to mankind?

What can any Board of Health, any number of Philanthropic associations do to heal the sick, stop disease, or lift the fallen, with the highest such as the land promoting such a business?

One organization, the Industrial Home Association is trying to help in prison reform, and the improvement of the health of the country and hopes to receive the co-operation of the various churches in the near future as they are preparing a petition for signatures which should arouse the Legislators.

Let us all, with all our God-given powers, work earnestly, prayerfully, fearlessly, until we see all evils cast, the idle he will utterly abolish. Thanking you for space,
Yours for the good of our dear land,
J.E.J.
St. John's Dec. 3rd.

Vote for T. E. Collett and you vote for young blood.—dec1,6

Belloc's Fear of Locarno

Fourteen years ago I wrote in the predecessor of your present organ, the old Eye Witness, the conclusion that the Prussian War Loan of 1911, and the consequent three years' service in France meant war within three years. I was right.

May I now venture on a less certain judgment?

The declaration of Locarno has only one important character: It signifies the abandonment of Poland by the French Parliamentary Government. It is exceedingly probable that, as a

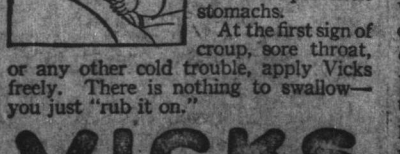
Trust Busting Undertaker on the Job

The advertisement of a Toronto undertaking firm which offers "guaranteed funerals for as low as \$99, prices all marked in plain figures," together with the advice to "Clip this ad for reference; it may mean an enormous saving to you and your friends," is reminiscent of a firm of New York undertakers which used to specialize in funeral bargain sales, offering half rates for all funerals prior to a specified date. But the advertisements of neither have anything like the degree of pathos, of human appeal, contained in those of Mr. Henry Roop, who once waged a fanatical war against the iniquitous trust, the Citizens' Mortuary Company. Henry Roop triumphed, of course; he was bound to. Who could resist the lure of the announcement that Henry had added to his already extensive establishment not merely a lady embalmer with a heart? "No wonder the common people love Henry Roop," justly remarked Henry in announcing the acquisition. "The lady embalmer goes with every \$79 funeral," was his guarantee. Nevertheless he had a fight on his hands. The Citizens' Mortuary Company came back with the announcement that "We will bury you cheaper than anyone else. We can give you an entire funeral for \$75." However, Henry advertised that he would duplicate any trust funeral for \$1 less than its price, and eventually this settled the matter, the matter.

Kasha is the favorite woolen material for warm frocks.
The mode of artificial jewels for evening head-dress is waning.

Mothers Treat Colds The New "Direct" Way

No Longer Necessary to "Dose" Children With Internal Medicines to Break Colds.



or any other cold trouble, apply Vicks freely. There is nothing to swallow—you just "rub it on."

VICK'S VAPORUB Over 21 Million Jars Used Yearly

KIRKMAN'S

BORAX SOAP
FLOATING SOAP
SOAP CHIPS
CLEANSER

For Sale Everywhere

THE NEW HOTEL

A HOME FOR TRAVELLERS—THE MEETING PLACE FOR NEWFOUNDLANDERS.

TO BE OPENED JUNE 1ST, 1926—150 ROOMS—24 SUITES.



WATCH IT GROW—DAY BY DAY—THE HUB OF ST. JOHN'S

Entirely Fireproof and most modern in every way. Assembly Hall for dancing, meetings and theatricals; dining room for banquets and entertainments; comfortable and spacious lobbies and lounges.

sent Toronto firm wants \$99? Henry's place of business was across the international border, and it is possible that the tariff has something to do with it. There seems to be some campaign material here for one side or the other; we are not sure which—Saturday Night.

Vote for the young man with a future ahead of him—to work for the city—T. E. Collett, the young Candidate.—dec1,6

Black satin is pretty embroidered in wheat heads in silver.

BOTHERED WITH LARGE PIMPLES
Burned and Made Face
Sore. Cuticura Healed.

"For four years I was bothered with hard, large, red pimples in blotches on my face and neck. The pimples came to a head and feasted and looked terribly, and at times burned and made my face very sore. My face looked so badly that I used to feel embarrassed when I went in public.
I began using Cuticura Soap and Ointment and they helped me, and after using three or four cakes of Cuticura Soap and a few boxes of Cuticura Ointment I was completely healed in three months." (Signed) Miss Vera Sweny, 1 Gibson Ave., Toronto, Ont.
Use Cuticura Soap, Ointment and Talcum for daily toilet purposes. Sample Each Free by Mail. Address: Canadian Dept., Stoughton St., Montreal. Price, 50¢. Cuticura 25¢ and 50¢. Talcum 25¢. Cuticura Shaving Stick 25¢.