

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 office of the bank on Wednesday, December 18th. Among those present were: Sir H. Montagu Allan, Messrs. K. W. Blackwell, Thomas Long, A. Barnett, C. C. Ballantyne, A. J. Dawes, F. Howard Wilson, J. Patterson, E. Fiske, J. Piddington, D. A. Lewis, R. Campbell-Nelles, W. A. Filion, C. R. Black, T. E. Merrett, A. D. Fraser, R. Shaw, H. B. Loucks, D. C. Macarow, W. 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 \$1,388,844.62. Adding the balance brought forward from last year, there is still \$1,397,722.80 to be disposed of. This has been dealt with as follows:—Dividend of 10 p. c. on the paid-up Capital, \$649,004; 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 \$560,760, bringing it up to \$6,410,760, or a fraction over 95 p. c. 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, Hugheson, 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 our 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 has decided to depart from the policy hitherto followed and has 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 \$1,388,844.62

Premium on New Stock	560,760.00	Transferred to Reserve Fund from Profit and Loss Account	450,000.00
The balance brought forward from 30th November, 1911, was	58,878.18	Transferred to Reserve Fund from Premium on New Stock	560,760.00
Written off Bank Premises	100,000.00	Written off Bank Premises	100,000.00
Contribution to Officers' Pension Fund	50,000.00	Contribution to Officers' Pension Fund	50,000.00
Balance carried forward	148,718.27	Balance carried forward	148,718.27
Making a total of	\$1,958,482.80	Making a total of	\$1,958,482.80

Reserve Fund Account.	
Balance, 30th November, 1911	\$5,400,000
Transferred from Profit and Loss Account	450,000
Premium on New Stock	560,760
	\$6,410,760

Average Paid-up Capital during year ending 30th November, 1912, \$6,498,332.

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

LIABILITIES.		ASSETS.	
1. To the Public.			
Notes in Circulation	\$6,861,496.00	Gold and Silver Coin on hand	\$2,346,728.79
Deposits not bearing interest	\$17,340,321.41	Notes and Cheques of other Banks	4,529,797.75
Deposits bearing interest	44,322,569.99	Balances due to other banks in Canada	5,267,033.20
Deposits by other Banks in Canada	783,596.72	Balances due by Banks and Agents in the United States	534,944.20
Balances due to Agents in Great Britain	\$2,446,479.12	Call and Short Loans on Bonds and Stocks in Canada	\$5,209,327.05
Balances due to Agents in the United States and elsewhere	279,828.49	Call and Short Loans on Bonds and Stocks elsewhere than in Canada	4,002,969.67
Dividend No. 101	167,886.28	Government, Municipal, Railway and other Bonds and Debentures	5,739,593.74
Dividends unclaimed	2,526.84	Current Loans and Discounts (less Rebate of Interest reserved)	53,374,824.64
	\$70,809,749.24	Loans and Discounts overdue (loss fully provided for)	184,290.54
2. To the Stockholders.			
Capital paid up	\$6,747,680.00	Deposits with Dominion Government for security of Note Circulation	306,000.00
Reserve Fund	6,410,760.00	Mortgages and other Securities, the property of the Bank	118,816.17
Balance of Profits carried forward	148,718.27	Real Estate	27,988.26
	\$13,307,158.27	Bank Premises and Furniture	2,427,331.06
	\$8,416,907.51	Other Assets	50,206.12
			\$8,416,907.51

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 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 hard 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. Hebdon, 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 a regular annual statement.

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. Barnett, F. Orr Lewis, Andrew A. Allan, C. C. Ballantyne, Andrew J. Dawes, F. Howard Wilson, Farquhar Robertson, George L. Cairns, A. B. Evans.

In a 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.

DAISY FLOUR

FUNERALS.

The funeral of the late Robert H. Gordon was held yesterday morning from the residence of Mrs. C. N. Skinner, Crown street, interment being in Fernhill cemetery. Rev. G. A. Kuhring conducted the services.

The funeral of the late William Ellis was held from his residence, 72 Sydney street, yesterday afternoon at 2.30. Rev. W. F. Gaetz conducted the funeral services and interment was in Fernhill cemetery.

The funeral of Mrs. T. Grey Merritt of 214 Main street, was held from St.

WEDDINGS

The wedding of Miss Olive Pearl Eagles, daughter of Henry Eagles, of West St. John, and Just Brinchman of Aarhus, Denmark, took place at the residence of the officiating clergyman, Rev. W. R. Robinson, on December 22. The groom has resided in Carleton for eight months. Mr. and Mrs. Brinchman will reside on the West Side.

CHURCH CHOIR ENTERTAINMENT

Carriethen Street Methodist Church Choir, Assisted by Children, Presented Annual Concert Last Evening.

The Christmas entertainment by the choir of Carriethen street Methodist church was held last evening in the church. The attendance was large, and the entertainment had many bright features. The Christmas concert, is an annual event in connection with the church and is always enjoyable. Last evening's entertainment was no exception to the rule, and the lengthy programme was followed with interest throughout. A pleasing feature was the part taken by the children who assisted the choir in carrying out the choruses, anthems, etc., while the orchestral accompaniment gave additional charm to the well rendered numbers.

The choir was under the leadership of John Bullock, and the excellent manner in which the entertainment was carried out was evidence of careful preparation and reflected credit on all who took part. During the evening a short address was given by the pastor, Rev. T. J. DeLinstead. The programme was as follows:—

Chorus—(a) "In the Light." (b) "Bells of Bethlehem." (c) "Let Songs of Praise Resound." "Joy to the World" Prayer.

Anthem—"No Room for the King." He is King—Hope of Ages." Welcome—Six children. Christmas Story—Exercise by five girls. Song—"Christmas Lullaby." Recitation—Alma Roberts. Chorus—(a) "Chiming Christmas Bells." (b) "Remember the Poor." Freda Hoyt. Recitation—"The Fruit for Me." Gordon Fairweather. Recitation—"The Children's Day." Kitty Williams. Anthem—"The Christmas Message." Recitation—"The Thirst for Me." Agnes Cross. Recitation—"Santa's Airship." Ethel Brindle. Recitation—"Jolly Jack Frost." Ella W. Jones. Chorus—"The Christmas Paean." Recitation—"The Little Mite." Teddy Jones. Recitation—"Merry Christmas Time." Christian Mercer. Recitation—"Christmas Lullaby." Ronald Wilcox. Recitation—"Remember the Poor." Collection—"Remember the Poor." Recitation—"Chiming Bells."—Ronald Wilcox. Recitation—"His Father's Escape." Chester Martin. Recitation—"Hang up the Baby's Stockings"—Doris Brindle. Song—"See my Pretty Little Stockings." Chorus of angels.

DETECTIVE LUCAS MAKES ARREST OF ROUGH CUSTOMER

Man who Told Contradictory Stories Landed in Rear of J. R. Stone's House Late Last Night.

Night Detective Fred Lucas made a rather important capture about a half-hour after last midnight, when he arrested James Donnelly, a suspicious character.

The detective was going his rounds and when he neared the Clifton House the night porter of the hotel informed him that a man had entered the small alley adjoining the residence of J. R. Stone, on German street. The officer went to the rear of the building and found Donnelly in a woodhouse or storeroom at the rear of Mr. Stone's residence. When the officer confronted him, Donnelly said: "Well, you didn't catch me breaking, did you?" He was placed under arrest and locked up in the Water street lock-up. When searched nothing was found in his pockets, and he is suspected to be a hard luck seaman off one of the ocean-going steamers.

Donnelly was seen by the officers about Water street earlier in the night and he informed Officer Howard that he was a member of the crew on board the C. P. R. steamship Empress of Ireland, while he informed Detective Lucas that he was a seaman on board the liner Kaituma. The latter steamer has gone to sea.

Donnelly was very much insulted that he should be arrested, and protested vigorously, although he did not resist.

The detective in company with Patrolman Howard visited the rear of the Stone residence after the arrest was made and made a thorough examination but could not find that the doors had been broken in or that anything had been stolen.

Donnelly is a swarthy looking man about 5 feet 9 inches in height, and presents a tough appearance.

PLEASANT EVENING AT ANNIVERSARY OF THE ROCKLAND CLUB

In the shade of the trees in a beautiful spot off the old Cradle Hill is a pretty little log cabin. This is the home of the Rockland Athletic Club, whose members are young men who, in the summer devote their spare time to athletics, especially baseball.

Don't expect a very brilliant or enjoyable hour in their snug and cosy camp.

Yesterday was the third anniversary of the Rockland Club and the members with a few invited guests celebrated the occasion in a most fitting manner at the club quarters last evening.

For some weeks past John A. Kin-sella, the president of the club, and an efficient committee, have been making arrangements for the celebration which was in the shape of a banquet and the manner in which these young sports entertained was most creditable.

At seven o'clock dinner was served, and the menu included everything from soup to nuts and all present did full justice to the feast thus offered. Each person present was given a souvenir menu card which was handsomely printed for the occasion.

After dinner the president seated himself in comfortable lounging chairs, a large log fire was lighted in the fireplace and President Kin-sella took over the floor from the orchestra for that official. Clairs were passed around and after a well delivered address by the president, there was a selection by Roy Davidson, which received well merited applause. A costly gramophone was then brought into use and was operated with great success by Roy Davidson. There were numerous selections tendered by both the gramophone and the orchestra and the music was excellent. And Lane Syre was rendered on the violin by Richard Sullivan. Annie Laurie was not forgotten as Fred Shannon manoeuvred his lips and tongue over the false teeth of a harmonica in such an artistic manner that all present were forced to join in and sing that popular song. L. Hay gave a step dance and W. R. Walsh told a story. A violin solo was rendered by Ray Shannon and the club sang their club song in good style.

After a number of stories were told and there was many a laugh, the anniversary celebration was brought to a close with the singing of the National Anthem.

PROVINCIAL PERSONALS.

(Chatham Commercial, Dec. 24)

J. J. McNeely and family left for St. John this morning.

(Newcastle Advocate.)

J. D. Creaghan spent part of last week in Moncton.

Miss Lillie M. Hubbard of Casillias is in town on Saturday.

Miss Ethel Allison is here from Mt. A. for the Christmas vacation.

J. M. Lewis, editor of the Victoria County News, Perth, was in town on Saturday on his way to Parrsboro, where he will spend a few days at his home.

Gordon Atkinson, who is studying in the United States, is spending a short vacation with his parents, Station agent and Mrs. Atkinson, Derby Junction.

Messrs. Wm. McGrath, Jas. Donovan Al. Black, Wm. Ashford and Jack Creighton have returned from St. John where they have been employed on the Courtney Bay Works for some time.

(Fredericton Mail.)

George E. Stopford, who has been in the Canadian West for some years is in the city spending the Christmas season. He is the guest of his sister-in-law, Mrs. H. G. C. Ketchum.

(Chatham World.)

Miss Annie McDonald of Boston is here on a visit to her mother, Mrs. Andrew McDonald, Water street.

Miss Tena Walling, trained nurse of Montreal, arrived home Saturday to spend Christmas with her parents.

Miss May Ivory, of Fredericton, is spending a few days with her aunt, Mrs. Geo. Flanagan, Henderson street.

Miss V. C. Wright has gone to Moncton being visiting Miss Agnes Harrington, returned to her home in Bathurst Monday.

Royce Braslow, of Brewer, Maine, spending the holidays in town, the guest of Mr. and Mrs. Robert Murray Wm. Godfrey, of Mt. Allison University is spending the holidays with his parents, Mr. and Mrs. Robert Godfrey.

Mrs. Harold Logan, of Gibson, is the guest of Mrs. Emil McDonald.

Miss V. C. Wright has gone to Moncton for the Christmas holidays.

Stanley Daley is home from Shives Athol for the Christmas holidays.

Allan J. Cameron, of Athol, Mass. is visiting his sister, Mrs. William Stohart.

Messrs. Clair McCallum and Robert Nealy came home from Campbellton to spend Christmas.

(Yarmouth Herald.)

A very quiet wedding took place at the residence of the bride's uncle, R. J. Melvin, at Apple Tree Hill, on Wednesday evening, when Myrtle Belle, daughter of Mrs. Henry M. Etter, of St. John, was united in marriage to Theodore S. Shaiford, of Halifax. The ceremony was performed by Rev. Dr. A. M. Hill, of the Presbyterian church, in the presence of relatives of the bride. Among the guests were Mrs. William Patterson, of Springfield, Mass.; Mr. and Mrs. A. M. Smith, of Millford, Mass.; George Etter, of St. John, Mass.; Mrs. George E. Tutin, of St. John, and Mrs. Shaiford left yesterday morning for Dartmouth, where they will reside.

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For Infants and Children.

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THE WEATHER.

Maritime—Fresh to strong +
southeasterly winds, mild fol- +
lowed by rain. +

TONIGHT SAT. MATINEE AND SAT. NIGHT OPERA HOUSE

SIDNEY TOLER AND COMPANY OF EXCELLENT PLAYERS

"THE GREAT DIVIDE"

MARGARET ANGLIN'S LIFETIME SUCCESS.

PRICES 75c, 50c, 35c, 25c SAT. MAT. 15c, 25c

NEXT BEGINNING MONDAY DEC. 30 ONE WEEK

POLLARD'S AUSTRALIAN JUVENILE OPERA COMPANY

MONDAY, TUESDAY EVENINGS AND NEW YEAR'S MATINEE.

"THE TOYMAKER"

"La Poupée," in English. BRING THE KIDDIES.

New Year's Night & Thurs. Night FRIDAY NIGHT "THE MIKADO,"
SERGENT BLUE "THE MIKADO,"
24 Song and Ballet Numbers. All New Here. Sat. Mat. & Night to be Announced
PRICES—\$1.00, 75c., 50c., 25c. SEATS NOW SELLING.

A Real Irish Drama by the Kalem Company

"THE KERRY GOW" AT THE NICKEL

—THREE-REEL DRAMA OF OLD IRELAND—

In Ireland's Troublesome Days, Famous Gene Gountier in Cast. A Story of Compelling Interest. Sydney Clcott and Jack Clark. Better than "Colleen Bawn." Pictures Taken in Ireland. Many Exciting Situations. A Rich Treat Throughout.

FROM THE BOSTON OPERA COMPANY **SIGNOR MANETTA** "AH, SO FAIR!" (From "Martha.")

Phun That is Oh You Paul! Tut, Tut, Rose! The Well Phased and Phurious. **FRANCIS & DeMARR** Dressed Jollying Duo.

REMEMBER "THE KERRY GOW" ONLY TODAY and TOMORROW

ROYAL BLEND PROPRIETORS EXTEND THANKS

The proprietors of **ROYAL BLEND** extend to all users of this excellent Scotch the compliments of season. We are truly grateful for the generous patronage bestowed on this brand.

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WANTED—Second class female teacher with No. 1, Brunswick Park. Address R. H. Covill, Trustees, New Canaan.

WANTED by Janu with board for tra State by mail terms H. Angus, 117 Pearson St. E. A. Ellis, Tel.

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New Home and of chies Genuine New Edison Improved Phon One good Typewrite Machines and Phon I have no travellers, money in my shop. W FORD, 105 Princess

FOR SALE

1 New Steeple Co Engine, 3in x 1 1/2in x 1 1/2in
1 Rebuilt Steeple Co Engine, 7in x 1 1/2in x 1 1/2in
1 Fore-and-Aft Mar 10in x 1 1/2in, nearly new
1 6in x 4in x 1 1/2in Dupl. slightly used
1 Pair Slide Whee Cylinders 10in x 2 1/2in. I have no travellers, money in my shop. W FORD, 105 Princess

FOR SALE—inside sahes, etc. Apply at ing.

LARGE SAFE—New second hand dress safe, care of

JUST ARRIVED—choice HORSES, well to 1,500 lbs. For sale HOGAN'S Stables, W 1657.

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Our 1913 Farm Coa paration, will be re January 15th. A sple 150 to select from. P \$30.00 per acre up. Val more than ever. ALFR CO., 46 Princess Str wick Farm Specialist.

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A farm formerly o pled by the late Davi 67 acres, opposite Tru Lombard Road, St. J considerable standing. Also a desirable 20 acres cleared red owned by the late R. taining 160 acres Par Kings County, havin the St. John River a half a mile above 1. Apply to DANIEL M. Pusley Build.

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