

ANNUAL MEETING
BANK OF MONTREAL

President Gives Extensive Review of Country's Trade.

VERY SATISFACTORY REPORTS

Liquidation of the Ontario Bank Dwell Upon—Canadian Banks Have Good Record Regarding Failures.

The eighty-ninth annual general meeting of the shareholders of the Bank of Montreal was held in the board room of the institution in Montreal Monday, Dec. 3.

There were present: Hon. Sir George Drummond, K. C. M. G., President; Mr. E. S. Clouston, Vice-President and General Manager; Sir William C. Macdonald, Hon. Robert Mackay, Messrs. James Ross, A. T. Patterson, R. B. Angus, Michael Burke, F. S. Lyman, K. C., Angus W. Hooper, James Tasker, B. A. Boas, George Durnford, Henry Dobell, J. S. Keoch, M. S. Foley, John Beattie, R. G. Starke, H. Cameron, W. Blackader, James Kirby, K. C., James Croil, Lieut.-Colonel Prevost, H. Paton, W. Stanway, A. G. Ross, W. D. Gilleen, Rev. G. H. Parker (Compton), M. O'Shaughnessy, John Turnbull, J. Scott.

On the motion of Mr. R. B. Angus, Sir George Drummond, President, was unanimously voted to the chair, and on the motion of Mr. W. Stanway, seconded by Mr. James Tasker, it was resolved: "That the following be appointed to act as scrutineers: Messrs. F. S. Lyman, K. C., and Angus W. Hooper, and that Mr. James Aird be secretary of the meeting."

The Directors' Report.
The report of the directors to the shareholders at their eighty-ninth annual general meeting, was then read by Mr. E. S. Clouston, Vice-President, as follows:

"The directors have pleasure in presenting the report, showing the result of the bank's business for the year ended 31st October, 1906.

Balance of profit and loss account, 31st October, 1906, \$ 801,855 41
Profits for the year ending 31st October, 1906, after deducting charges of management, and making full provision for all bad and doubtful debts, 1,797,976 43

Dividend 2½ per cent, paid 1st March, 1906, \$ 360,000 00
Dividend 2½ per cent, paid 1st June, 1906, 360,000 00
Dividend 2½ per cent, paid 1st September, 1906, 360,000 00
Dividend 2½ per cent, payable 1st December, 1906, 360,000 00

Amount credited to Reserve Account, \$1,000,000 00
Rest Account, 2,440,000 00
Balance of profit and loss carried forward, \$ 159,851 84

Vice-President's Address.
The Vice-President, in referring to the affairs of the bank, said: "You will notice that the chief features are increases of about \$11,000,000 in deposits bearing interest, and about \$13,000,000 in our current loans. These changes took place principally during the last month of our undertaking the liquidation of the liabilities of the Ontario Bank. The profits show an increase of \$160,000, due partly to the good rates ruling in London and New York, where we are compelled to carry a considerable portion of our reserve funds. The other changes are of minor importance, and do not call for any special comment."

In October, continued the Vice-President, the deplorable condition of the Ontario Bank was submitted to the consideration of a number of directors, and it was thought best in the interests of all concerned that the bank should be liquidated. To allow effect to this was thought advisable that the Bank of Montreal should undertake to assume all liabilities under guarantee from other banks in the event of the assets being insufficient. The Bank of Montreal had agreed to pay \$150,000 for the goodwill of the business. It was

not anticipated that there would be any claim under the guarantee. The liquidation was proceeding quietly without loss to the depositors and the minimum loss of the shareholders. The record of Canadian banks had been excellent. During the last quarter of a century the loss had been less than \$750,000 to depositors in the country. Out of a dozen banks that had suspended payment since 1880 five only could obtain charters under the present system.

The Vice-President continued: "With respect to the general business of the country I can only repeat my remarks of last year, that we are still in the full flood tide of prosperity. Railway earnings continue large, immigration is satisfactory and the farming community share with manufacturers and merchants the general well-being; but in its wake it is feared will follow over-expansion, inflated values and increasing speculation, particularly in real estate and mining stocks, leaving wreckage behind when the tide ebbs. There is still time to set one's house in order to keep it there, but the tardy should remember that the prolongation of the day of grace may add to the severity of the day of reckoning."

The President's Remarks.
In moving the adoption of the directors' report, the President, Hon. Sir H. A. Drummond, said:

"In accordance with a practice of many years' standing in this bank I attempt a brief review of the general trade of the country.
"Beyond question the general condition is one of great prosperity.
"In all, or nearly all, branches of trade, manufacture and commerce considerable advances in the volume of trade have taken place, as compared with the preceding year.
"The port of Montreal is now, it is satisfactory to note, much more widely recognized as the eastern port of the Dominion, and its efficiency the concern not of the whole Dominion. It is therefore not entirely satisfactory to note that the business of the year now ending shows little, if any, advance over the previous year.
"The improvements of the port proceeded but slowly, and much remains to be done in the harbor, the channel and the gulf, to make it possible to claim Montreal as a model port.
"The present extreme rates of marine insurance are a great disadvantage. Upon the whole the shipping business shows a fair season's business, due in part to a greatly increased importation of goods and an increased passenger trade, and the shipowners appear to be fairly well satisfied.
"In this connection it is in the highest degree satisfactory to note the improved volume of passenger business, due largely to the appearance on the route of four new steamers of the Allans and the Canadian Pacific Railway Company. These boats, it only the pioneers, do much to remove the reproach which forced Canadian travel to New York and Boston, and prevented almost entirely general travel from reaching Canada, in effect placing Canada and Canadian interests in the background. We have the shortest sea route from Europe, and are only beginning to secure a reasonable share of a business which may include not only Canada alone, but a large portion of the western United States.
"Taken in detail, I may say the various important departments of trade and commerce have done well.
"The hardware trade reports a larger business during the past year than at any former period in the trade's history."

Expensive Goods in Demand.
"The new application of iron and steel in building structures added to the demand for other standard purposes have caused a famine in these materials, and unexpected delays in many enterprises.
"The drygoods trade is reported as never better, and one feature to which I may refer later on, is the much better and more expensive goods now in demand.
"In woollens the report is that, while still under a cloud from the operation of the preferential tariff, it is better than last year, prices of all classes having advanced.
"In cotton advances in prices and in active demand are reported. Here again buyers are said to be taking goods costing seven to eight cents a yard, when not long ago four to five cents sufficed.
"Boots and shoes: The demand has been good. Prices, it is said, have not advanced in proportion to the advance in the raw material, though now from 5 to 20 per cent above last year.
"In leather a large business has been done in the home trade, at an advance of one to two cents per pound, raw hides having advanced all round about 25 per cent.
"Other branches of industry were similarly dealt with, showing gratifying increases in almost every department. The best evidence of the activity in trade was to be found in the railway traffic, which was now trying the utmost resources of the roads. The current complaint was the increased cost of living. Doubtless both the advance in the price of necessities and the increased use of luxuries entered into the case. The absurdity of regarding capital with suspicion is evidenced by the fact that big enterprises would be impossible without the aid of outside capital. He continued:

"It would be contrary to all experience to hope for an unbroken continuance of the present condition of prosperity—periods of reaction and of suspended enterprise may be expected, but we may be assured that the surest means of postponing their coming and dealing with the bad times when they come is the exercise of prudence and caution in prosperous times, like the present."
The motion was seconded by the Vice-President, and carried unanimously.

Board of Directors Elected.
The ballot resulted in the election of the following directors:
R. B. ANGUS,
E. S. CLOUSTON,
THE HON. SIR GEORGE A. DRUMMOND, K. C. M. G.,
E. B. GREENSHIELDS,
HON. ROBERT MACKAY,
HON. W. C. MACDONALD,
A. T. PATTERSON,
ROBERT G. REID,
JAMES ROSS,
THE RIGHT HON. LORD STRATHCONA AND MOUNT ROYAL, G. C. M. G.

The President, Vice-President and Hon. President were elected at a subsequent meeting of the Board of Directors.

A CASE OF FUNK
Pall Mall Gazette Says Root's Fisheries Bluff Scared Britain.

London, Dec. 10. — The Birmingham Post says while Bond's parochial patriotism and single-minded devotion to the interest of Newfoundland excites admiration, his imperialism seems lacking in breadth.
It acquires Bond and his colleagues of any intention to pick a quarrel with the Imperial Government and setting the people of Newfoundland and this country at cross purposes, but this is the effect of the course pursued by them.
An even worse effect might be produced, that of embroiling this country and the United States over a matter not intrinsically worth the loss of a single battleship—we had almost written a single life. That, happily, has been avoided, by the statesmanlike clearness of perception and promptitude of action Sir Edward Grey displayed, and by the accommodating temper shown by Mr. Whitehead Reid, and Mr. Root.

The Pall Mall Gazette says in sheer blue funk at the bluff of Mr. Root the British Government conceded precisely the point the Colonial Government was anxious not to give up. The whole story is a humiliating one, and the worst is we are only at the beginning of the trouble.

PLAIN WOMAN THE VOGUE
English Writer Says There Will Be a Change in Time.

London, Dec. 10. — "A woman's first duty," observes the woman of the world, "is to be beautiful, but it is the plainest person who now pleases. The plainest woman, Miss Bie, Bien Coiffe, as she can be today with small difficulty, ought to be able to rout an early Victorian bread and butter miss, and hold her own, if it comes to that, against anyone who merely depends upon a button of a month and pair of limpid eyes."
"It is annoying at the time, without doubt, to find a certain style of woman in vogue; but there is always consolation in the thought that she is only having an inning, and will eventually be bowled out by another and totally different kind of person. She may now be of the stammering, silly, may now in turn she will be strong-minded and emancipated; she may be petite now, but there will surely come a time when she will be tall and statuesque; her hair may have to be fair, even red for a space, but the day of the brunette is unfurling dawn; and though at the present moment a 'soul' is an indispensable possession of the popular heroine, we may feel absolutely confident that her successor will be something clean and wholesome and matter of fact, a kind of female engineer, maybe—at least, nothing impressive, and for the time being too, it is a little disconcerting to find that the plain woman is in command once more."

PRESIDENT HER HEIR
Writer Attempts Suicide, First Willing All Property to Roosevelt.

New York, Dec. 10.—Lulu B. Grover, a magazine writer, was removed to a hospital last night suffering from chloroform poisoning. Her condition is critical. The police believe that she is the "Mrs. Grover" who, just prior to the Roosevelt-Longworth wedding, was asked to leave the White House, and who later attempted to see the President at Oyster Bay.

A neighbor found her unconscious in her apartment. She told a physician she wished to die. The police found a letter in her apartment signed by her, requesting whoever discovered her dead body to telephone to President Roosevelt, who would have it cremated. A charge of attempting suicide has been made against her. Mrs. Grover denied that she was the person of that name requested to leave the White House before the Roosevelt-Longworth wedding. In her letter Mrs. Grover declared that she had made President Roosevelt heir to all her property.

That there is an abundance of lions in Central Africa is proved by these telegrams, said to have been sent recently by a railway stationmaster to his division headquarters: "Please send further police protection. Men very brave, but less so when roaring begins."

M'GILL GRADUATE
IN QUEER TANGLE

Shot by Colleague in an Alleged Matrimonial Swindle in Versailles.

Montreal, Que., Dec. 10.—Mystery surrounds the attempted murder of Dr. Herbert, the French-Canadian physician, who was shot in the forest of Fontainebleau, France, in the early part of last month. Dr. Herbert was born in St. Constant, Que., and is a graduate of McGill University.

An interesting feature of the case is that investigation suggests strongly that Cesbron, the man who shot Herbert, Cesbron's wife and Herbert, were in a marriage swindle. Cesbron's plan was to offer a French heiress to an Englishman, and an English heiress to a Frenchman. In all cases the heiress was a myth, and Cesbron, his wife, and it is alleged, Herbert, made off with the commission money.

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Here, according to Herbert's story, the host and hostess continued to load him with marks of esteem and friendship. "On the day of the shooting," he said, "I went into the dining-room to write letters. I put on my gold-rimmed pince-nez, and began to write."

"Suddenly I heard a report, and the same instant had a cold sensation in the neck, and something pierced my mouth. I sprang to my feet and looked towards the door. There was Cesbron, craning his neck like a sportsman looking to see the effect of his shot."

"He thought I was going to drop dead. I rushed at him, but he vanished down the passage and into the garden. I followed."

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The official on night duty at the little station of Bois le Roi as started out of his senses by Herbert, who with wild eyes, and with blood streaming down his haggard face, suddenly burst in and told what had happened to him. It is expected that certain correspondents will furnish amazing revelations as to the swindling practices of the three people. The title of a booklet attributed to the pen of Dr. Herbert, "The Fiance's Complete Manual," is in itself sufficiently eloquent.

Marie Guerin's (Mrs. Cesbron), aliases are Jeanne Raynaud, Denortier, de la Rochette, Agrapain, Copin. Her maiden name appears to be Fesnal. She has certainly been previously convicted of swindling.

The real motives underlying the drama of the Bois le Roi are as yet a mystery.

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