

The Federal Bank.

Elsewhere we publish a full report of the proceedings at the special meeting yesterday. The bank had \$3,000,000 capital; half a million of this stock has come into the hands of the bank by reason of advances on it to be cancelled, leaving two millions and a half which was decided to set apart to reduce to one-half, leaving the unimpaired capital a million and a quarter, and other assets of over a quarter of a million. This reduction in the capital and the wiping out of the rest of the bank, were necessitated by losses that aggregated \$2,900,000.

The proposal to adopt the reduction in capital and to wipe out the bad debts, was carried almost unanimously. Harmony in this case was secured by the cold-blooded statement of Mr. Yarker, and the frank and candid manner in which the losses were admitted by the president and directors, and by the recommendations to the shareholders of Mr. Frank Smith, Thomas Workman and A. H. Campbell, to accept the situation and help to their utmost in putting the bank again in a good standing.

The pill that the shareholders were asked to swallow was this sugar-coated, but sugar-coated in a legitimate way. The only piece of white-washing was in connection with the Commercial Loan and Stock Company, better known as "the little machine." We do not accept the explanation on this point, but as nothing can now be realized out of it for the benefit of the shareholders it had better be buried out of sight. It was a sorry blunder at the best. The trouble of the bank was due, as Mr. Yarker says, to over-trading, far too large credits, stock operations, and the want of a strong inspection department. The main losses were in the Michigan lumber account, and in the lock-up in Winnipeg.

But a future yet remains to the bank. It has a paid-up capital, and unimpaired, of a million and a quarter, it has machinery in good running order, it possesses the confidence of other banks, and the general manager has determined to conduct its business on sound banking principles. With these reductions the Federal bank ought to stand in a better position than some of our other financial institutions which have made heavy losses in the Northwest, and who will sooner or later have to wipe them out as the Federal has so courageously done.

Mr. Yarker may well feel proud that his report was adopted by the two hundred angry shareholders without asking him a question, a tribute of confidence paid to few men.

A New Enterprise.
A scheme by which the produce of those parts of the country which are at present cut off from central markets may be transported to large cities is being mooted. At a meeting of the Queen's County Agricultural society last Saturday a representative of the Long Island railroad presented a scheme for transporting the farmers' wagons loaded with produce to New York and Brooklyn. It was proposed to build flat cars fifty-nine feet long that would hold four wagons. The horses were to be carried in box cars, and the teamsters in a passenger coach. The farmers thought well of the scheme, and it was argued by some that the saving of time and wear of animals, vehicles and drivers, besides the avoidance of damage to the produce, would make it a profitable undertaking for themselves.

A plan of this kind, even if not profitable in Canada, would be of undoubted benefit in the Northwest territories along the line of the Canadian Pacific railway, not, of course, at present, but at no very far future date. The Canadian Pacific railway authorities should bear in mind this innovation, and should it prove of practical advantage in the States, undertake a similar contrivance themselves.

The Coming Inauguration.
The love of our neighbors for scenic displays, for "high days and holidays," for processions, carnivals, and all sorts of popular gatherings in which there is something to see and something to hear is hard to account for. The British nation delights in such things only by fits and starts. The enthusiasm for spectacles is less quiescent for long periods of time and only exhibits itself fully on very grand occasions. The coronation, the duke of Wellington's funeral, the thanksgiving service on the recovery of the prince of Wales, such were some of the more important events through which popular fervor escaped. There are also yearly a few red letter days when display is made, such as the lord mayor's show and the 5th of November; but these are not of very much account. Wholesale revelry is gradually dying out; witness the decadence of county fairs, the keeping of Whit Sunday, the festivities of boxing day, etc.

On this side of the Atlantic, however, the reverse seems to be the case, and no small proof of this is shown in the eagerness with which the coming inauguration of the president-elect is looked forward to. Applications have already been received in large numbers for rooms. The proprietor of one hotel says that he has received requests for the accommodation of 2000 people, and he is receiving letters asking for rooms to the number of 200 a day. The hotelkeepers have estimated that at least 150,000 visitors will be in Washington on March 4.

No Admission to Methodist Ministers.
F. W. St. Thomas Times.
Thomas Pierce, the feeble old farmer of Woodville, who has heavily died a few months ago for besting his wife, has had a sign nailed on the fence in front of his house, reading: "No Methodist ministers allowed on these premises under penalty of a fine." It was a minister who made the complaint against Pierce.

THE FEDERAL MEETING.

MANAGER YARKER'S REPORT AND PRESIDENT NORDBEHRER'S SPEECH.

The Capital Stock Reduced to \$1,250,000.
The Bank to Continue in Business—Harmony and Enthusiasm Prevail and Report Adopted.

Notice is hereby given that a special general meeting of the shareholders of the Federal Bank of Canada will be held on Thursday, the 26th day of November, next, at the banking house of the bank, in the city of Toronto, at 12 o'clock noon, for the purpose of receiving a statement of the affairs of the bank; also for considering and authorizing an application to the court for an order to reduce the capital stock of the bank, by order of the board of directors. Geo. W. Yarker, general manager.

In pursuance of the above notice the great body of the shareholders met yesterday in the Synod road, Merchants' bank building. Hon. Frank Smith (president of the Home Savings and Loan company), holders of 1199 shares, and the bank was called to the chair and Mr. Plummer, one of the bank's officers, was chosen secretary.

Among those present were Judge Gowen, Barrie, Prof. G. P. Young, A. M. Campbell (president of the British Canadian Loan & Investment Co., holders of 335 shares), Thomas Workman (representing the City & District Savings Bank, Montreal, holders of 2400 shares), Robt. Thompson, James Scott (Windsor), N. L. Steiner, John Stark, Samuel Cross, Frank Turner, O. R. Macklem, James French, J. M. Chaffee, J. L. Blackie, Hector Cameron, G. R. R. Cookburn, David Blain, James Mason, Dr. Widdifield (Newmarket), A. J. Cattaneah, W. B. McMurich, J. A. G. Aardagh, W. J. Baines, R. S. Cassels, Wm. Croft, Oliver Gilpin, Geo. Hodgins, W. T. Kelly, H. L. Hime, John Larnan, John Stark, Samuel Cross, Frank Turner, Thomas R. Wood, Wm. Lamb, and a great many others.

With few preliminaries the chairman called on Mr. Yarker, the general manager, to read his report, which he did as follows:
To the President and Directors of the Federal Bank of Canada:
Gentlemen,—I was appointed General Manager of the Federal Bank of Canada, on the 25th of June, and with my post on the following Monday morning; the Bank of Montreal, in whose service I had been for nearly thirty years, having with kind consideration promptly relieved me.

Immediately upon taking charge I became actively engaged in adjusting and putting the heavy work, which had come down to me a week previously, upon the desks of the various departments. I was directed down for over a month to this imperative duty, the difficulty and importance of which is shown by the fact that the bank promptly received from the Government a loan of \$2,000,000, which was generally assumed by temporary loans from other banks, to the amount of \$2,000,000, of which has since been repaid except about \$250,000, not yet due, but which has been provided for.

Such a very large liquidation, in so short a time, is without precedent in Canada. In addition to this, many of our borrowing customers made arrangements to borrow from the bank, and thus carried on their business without interruption. It is simply impossible to overestimate the value to the bank of the country of those making at a time of unusual alarm and excitement, such a large amount of money, and of the quiet, steady, and effective trading of other banks of so many accounts. And here I may mention that in my judgment the bank was carrying on its business on its feet, and in a very healthy manner, so that parting with a large number of accounts was a necessary, apart from the changed position of the bank.

Much of my time also, even up to the last moment, was hourly taken up in securing, arranging and adjusting all kinds of heavy accounts that the bank was sustaining to its own serious inconvenience; so that my inspection was greatly delayed. To make my work perfect and complete, as possible, I visited every important branch except in Winnipeg. I obtained full and complete statements from all the branches, and in most cases I went over the first with the Managers, and afterwards independently to form my own opinion.

At the conclusion of this careful inspection of the whole bank, I regret to state that I find the losses are unexpectedly large—I find particulars of which, with details, you will find in the statements placed in your hands some days ago; making it necessary to charge Capital Account to provide for:
Bad debts.....\$2,221,121 37
Doubtful debts.....246,155 94
Loss at closing of Res. \$1,500,000 00
Profit and Loss Account.....30,875 24
1,530,875 23

Total reduction of capital for losses.....1,442,046 38
In addition to which the following are provided for:
Bank Note Account.....\$24,507 39
Original notes, etc., now written off in full.....11,347 99
Real Estate Account.....15,729 86
Bank Premium Account.....15,729 86
Discount and Interest Account.....75,000 00
For interest due on.....\$25,000 00
On current discounts.....50,000 00
Profit and Loss Account.....\$6,913 80
To provide means while against the contingencies arising from old debts.....100,000 00
Total.....\$1,725,000 00
Of the Capital of 30,000 shares (\$3,000,000), 6028 shares, (\$602,800) have reverted to the bank from insolvent debtors, principally the Commercial Loan and Stock Company, of which I recommended 5000 shares, of \$500,000 should be cancelled in full, for the reasons stated above, and the remaining Capital, \$2,500,000, should be reduced to 12,500 shares, or \$1,250,000.

equivalent to one share for two, or 40 per cent. to the shareholders, making the full effect of which will be seen after 31st December. This policy will be further explained in proper time.

For the same economic reason, and for the important and necessary purpose of consolidation and restriction, it became wise to close some of the branches. The Montreal and Petrolia branches have already been closed, and the business wound up. In the case of the Montreal office the bank of Montreal have become our agents on fair business terms. This policy will be extended by closing up one or two more unprofitable or unproductive branches.

To avoid losses as much as possible hereafter, making non-banking loans however safe, or diffusing into lock-up, I have introduced a system of daily checks; the simple and effective operation of which has already become apparent, in addition to saving much tedious labor.

I cannot, however, put an absolute stop to losses, as they are incident to every business. The only promise I can make is that by confining our credit to reasonable limits, losses when made will show some justifiable proportion to the amount of our business, and that we can do so.

In the disarranged state of our affairs, the business of the bank has of course greatly suffered; resolutions and orders were made to its advantage, and resumed our dividends at a reasonably early date. The shareholders are, I trust, generally satisfied, and I cordially invite their co-operation. I propose to regulate and administer the business with economy, consistency, with efficiency, and shall endeavor to adhere firmly to those strong business principles which can alone carry the bank on safely.

I must not close this report without acknowledging my indebtedness to the shareholders, and to the public generally, for their kind and generous assistance in my efforts and generally accorded with my conclusions. Mr. Strachan's assistance and advice were very valuable in assisting me to work out my difficulties; and under specially trying circumstances, his co-operation and ultimate agreement were the result of my inspection, were very gratifying.

It only remains now to ask you to pass your vote on the proposed resolution, which will enable us to get down to Parliament to re-construct our Capital, in accordance with such resolutions, and to make a start on the road to recovery. I have hardy asked that I find I have accepted a great and unusual responsibility, and I pledge myself to the utmost of my ability.
I am, Gentlemen, cordially yours,
Geo. W. Yarker,
General Manager.

Mr. Nordbehrer, the president, followed Mr. Yarker in the following speech:
Mr. Nordbehrer said:
Gentlemen,—It is a privilege to address you today, and to share with you the feelings of a man of ordinary regret, and I need hardly say, deeply regret of the unfortunate circumstances that have befallen the bank. I am sure that I think will go far toward enlightening the shareholders as to the trouble we are in.

You are doubtless aware the bank was opened in '74 with a Capital of \$1,000,000, and in 1882 it was increased to \$2,000,000. Its business had so increased that the ordinary business was inadequate to meet the ordinary needs of the bank. It was necessary to add to which was the general depression and shrinkage all over the country during the latter part of the nineties, and the fact that I think, however, due to the shareholders to make some special reference to the three principal items of loss, namely—loss of Michigan lumber, loss of the lock-up in Manitoba, and the loss by the Commercial Loan and Stock Company.

It would be impossible to go into the details of these matters in detail, and moreover it will take many hours to do so. The two first items, namely, the Michigan lumber, and the loss of the lock-up in Manitoba, and the loss by the Commercial Loan and Stock Company, were the result of a series of unfortunate circumstances, and I think it is fair to say that the bank was not to blame in any of these matters.

With regard to the Michigan lumber account it has been at a great and final success, and I think it is fair to say that the bank was not to blame in any of these matters. I feel sorry to say this last item of Capital is the primary cause of our misfortune.

I am equally pained to think of the loss of the lock-up in Manitoba, and I think it is fair to say that the bank was not to blame in any of these matters. I feel sorry to say this last item of Capital is the primary cause of our misfortune.

strongest assurance, before and after the annual report was prepared, that not a dollar would be lost on this account.

As further evidence of the probability of this result, I may mention that in the written agreement made with Mr. Holland the only condition upon which he would undertake the management and winding up of the estate was, that he should receive half the surplus after the bank's debt with interest, and from my personal conversation I know he expected a large sum.

We were assured by Mr. Holland that the earning power was so good as to make a reduction of over a quarter of a million dollars annually until the debt was paid; but unfortunately, owing to the sudden depression in the lumber trade, and the Presidential contest in the United States, instead of the expectations being realized, the bank found itself called upon to meet large balances unknown to us, due on valuable limits purchased previously to the estate, and in the hands of Trustees, thus accounting for the extraordinary increase in our advances.

It is not necessary to say that it is very clear that the locking up of so much money was a very serious error of judgment, but had it not been for the disastrous combination of good reasons for locking up the money, the bank would have been able to meet the obligations of the estate, and I am satisfied no loss would have been sustained.

The Manitoba losses and lock-up are mainly attributed, first, to the great reduction in values which has so seriously affected the lumber trade, and second, to the entire disregard of the General Manager's instructions, and the failure of the Trustees of the Board that they had special investigations made by independent parties, who had been relieved to be thoroughly competent, so as to ascertain as nearly as possible the probable amount of loss. Indeed, a gentleman who was thought specially competent to make an investigation, and who was appointed by the Board, was twice sent to Winnipeg during the year, and both he and the other gentleman, Mr. Strachan, appointed in Oct. 18, who reported that when their investigation was completed, they had had a copy of Mr. Yarker's report some days ago and had submitted it to Mr. Smith, the president of the bank (Montreal), and other gentlemen of the highest financial standing, and they had approved of it as the best thing that could be done for all. There was distrust of Federal in Montreal in June last when the run took place, but as soon as Mr. Yarker was announced as manager, confidence was restored and the bankers of that city at once came forward to support him.

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I deem it important, and my duty, to refer to one other account, about which there has been a good deal of misconception, that of the Commercial Loan & Stock Company.

This was an incorporated company duly constituted and authorized to loan money on the security of bank stocks, and it was the highest of credit money to the Company, as advised in my report, and I need hardly say, deeply regret of the unfortunate circumstances that have befallen the bank.

You are doubtless aware the bank was opened in '74 with a Capital of \$1,000,000, and in 1882 it was increased to \$2,000,000. Its business had so increased that the ordinary business was inadequate to meet the ordinary needs of the bank. It was necessary to add to which was the general depression and shrinkage all over the country during the latter part of the nineties, and the fact that I think, however, due to the shareholders to make some special reference to the three principal items of loss, namely—loss of Michigan lumber, loss of the lock-up in Manitoba, and the loss by the Commercial Loan and Stock Company.

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been made no more anxious to repair them. I do trust and sincerely believe that the losses now shown may not turn out as great as for safety's sake we have been obliged to make them appear; because debts and securities we hold, and written off as worthless for banking purposes, cannot be regarded as lost. With the revival of prosperity, especially in Manitoba, I hope that a considerable amount of our now written off assets may be realized.

It was therefore moved by A. H. Campbell of Toronto, seconded by Thomas Workman of Montreal:
That the report of the General Manager now submitted be adopted, and that the board of directors be authorized and directed to apply for an order to reduce the capital of the bank, and to take all other necessary steps for carrying out the suggestions therein contained as nearly as possible, and generally to do any acts that may be necessary or proper for reducing the Capital Stock and reorganizing the Bank.

Mr. Campbell in moving the adoption of the report, said that he had no hesitatingly said that the fact that large losses had been made, but he was sure there was not one of the officers or of the directors which could be brought against them which had not been done in their judgment in the interest of the shareholders.

There was no mystery or secrecy in the report or in the statement of the president. It was human to err, and the directors had not been waiting in this common failing of humanity. Still there was every prospect of putting the institution again on its feet, and so forth. The report was in the interest of all the shareholders. The Federal was not the first bank in Canada that had reduced its capital. Mr. Yarker's statement he considered a good one. They would in adopting the report of the general manager have an unimpaired capital of \$1,250,000 and other assets to the extent of \$270,000. If any of the doubtful accounts should turn out good they would have so much the more. The directors had taken the most careful course so as to ascertain as nearly as possible the probable amount of loss. Indeed, a gentleman who was thought specially competent to make an investigation, and who was appointed by the Board, was twice sent to Winnipeg during the year, and both he and the other gentleman, Mr. Strachan, appointed in Oct. 18, who reported that when their investigation was completed, they had had a copy of Mr. Yarker's report some days ago and had submitted it to Mr. Smith, the president of the bank (Montreal), and other gentlemen of the highest financial standing, and they had approved of it as the best thing that could be done for all. There was distrust of Federal in Montreal in June last when the run took place, but as soon as Mr. Yarker was announced as manager, confidence was restored and the bankers of that city at once came forward to support him.

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A NEW AND FASCINATING
WEB STORY.

BY HEVE A
project in every way so timely
blown over?

"After our marriage I
—I saw him a great deal
explained, but her eyes
appeared to make the
denise.

"I don't see in that case
you married him for?"
"We had no choice, I
wished to appear to her
Of course we were really
—I saw him differently,"
smiling.

"I should think so! I
life of me see why you
covered."
"Can you say as I was
it's remarkable. We man-
—that is, I managed—And
manage at all. And her
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went on to furnish a few
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