

THE DOMINION BANK—Continued**AUDITORS' REPORT TO SHAREHOLDERS**

We have compared the above Balance Sheet with the books and accounts at the Chief Office of The Dominion Bank, and the certified returns received from its Branches, and after checking the cash and verifying the securities at the Chief Office and certain of the principal Branches on December 31st, 1917, we certify that, in our opinion, such Balance Sheet exhibits a true and correct view of the state of the Bank's affairs, according to the best of our information, the explanations given to us and as shown by the books of the Bank.

In addition to the examinations mentioned, the cash and securities at the Chief Office and certain of the principal Branches were checked and verified by us at another time during the year and found to be in accord with the books of the Bank.

All information and explanations required have been given to us and all transactions of the Bank which have come under our notice have, in our opinion, been within the powers of the Bank.

G. T. CLARKSON, } of Clarkson, Gordon & Dilworth, C.A.
R. J. DILWORTH, }

TORONTO, January 18th, 1918.

PERSONALS.

Mr. Edward M. Mountain, chairman and managing director of the Eagle, Star and British Dominions Insurance Company, received the honour of Knighthood at the New Year.

The Canada Life notifies the death of its oldest field-man, Sheriff W. H. Carney, of Sault Ste. Marie, father and grandfather respectively of the present district managers, Messrs. R. H. Carney & Son. Mr. Carney first joined the Canada Life staff in June, 1862.

On account of advancing years, and frequent and prolonged absence from Canada, Mr. John Y. Payzant has resigned the presidency of the Bank of Nova Scotia, which he has held for eighteen years, but remains a director. Mr. Charles Archibald has been elected president, and Mr. G. S. Campbell, vice-president.

Many Canadian underwriters will learn with pleasure that Mr. A. J. Relton, formerly manager of the Guardian Assurance Company, has had the honour of Commander of the Order of the British Empire (C.B.E.) conferred upon him, in recognition of his services as a member of the Aircraft Insurance Committee. Those acquainted with Mr. Relton are certain that the honour has been well earned by hard and conscientious work.

Mr. G. E. May, secretary of the Prudential Assurance Company, of London, England, has been appointed a Knight Commander of the new Order of the British Empire. Mr. May has done yeoman service to the State since the war broke out, as a member of the Sugar Commission, and as manager of the committee appointed to mobilise American securities, an appointment for which he had exceptional qualifications. In the autumn of 1917, he was appointed vice-chairman of the Navy and Army Board, president of the Board of Management and chairman of the Expeditionary Force Canteens Committee.

The feet of life insurance men might, with profit, travel from the beaten track of the market-place to the bowered pathways of suburban cottages, and locate the modern workingman tinkering at eventide in his garage!—*Insurance Press.*

I am strongly in favor of life insurance. It is a means of gently enforced saving that makes not only for the security of the family of the moderately circumstanced and the poor, but it strengthens the self-restraint and prudential virtues of the men who assume the responsibilities of the life insurance contract.—William H. Taft.

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THE MONTREAL CITY and DISTRICT SAVINGS BANK

The ANNUAL GENERAL MEETING OF the Shareholders of this Bank will be held at its Head Office, St. James Street, on Monday, the Eleventh day of February next, at 12 o'clock noon for the reception of the Annual Reports and Statements, and the election of Directors.

By order of the Board,
A. P. LESPERANCE, Manager.

Montreal, 9th January, 1918.