

FORTY-FOURTH ANNUAL STATEMENT OF The Royal Bank of Canada



LIABILITIES

To THE PUBLIC:		
Notes of the Bank in circulation		\$13,176,634.69
Deposits bearing interest, including interest accrued to date	\$101,900,790.87	
Deposits not bearing interest	36,276,871.60	
Deposits by other Banks in Canada	\$ 405,669.90	138,177,662.47
Deposits by Banks and Banking Correspondents elsewhere than in Canada	1,649,466.73	
Bills Payable	2,055,136.63	
Acceptances under Letters of Credit	990,894.59	
	361,106.66	
	\$154,761,440.04	
TO THE SHAREHOLDERS:		
Capital Stock Paid up		11,560,000.00
Reserve Fund	\$12,560,000.00	
Balance of Profits carried forward	1,015,119.58	
	13,575,119.58	
Dividend No. 105 (at 12 p. c. per annum), payable Dec. 1st, 1913	\$ 346,800.00	
Dividends Unclaimed	3,426.11	
	350,226.11	
	\$190,246,785.73	

ASSETS

Current Gold and Silver Coin	\$ 7,822,067.72	
Dominion Government Notes	11,664,142.60	
	\$19,486,210.32	
Deposit in the Central Gold Reserves	2,000,000.00	
Deposit with Dominion Government for the purposes of the Circulation Fund	578,000.00	
Notes of other Banks	2,575,278.07	
Cheques on other Banks	6,556,249.37	
Due by other Banks in Canada	1,160.12	
Due by Banks and Banking Correspondents elsewhere than in Canada	3,603,452.05	
Dominion and Provincial Government Securities, not exceeding market value	1,127,312.91	
Canadian Municipal Securities and British, Foreign and Colonial Public Securities other than Canadian, not exceeding market value	2,581,533.53	
Railway and other Bonds, Debentures and Stocks, not exceeding market value	14,565,305.32	
Call and Short Loans in Canada, on Bonds, Debentures and Stocks	8,501,193.01	
Call and Short Loans elsewhere than in Canada	10,817,496.66	
	72,385,791.71	
Loans to Provincial Governments	\$ 247,435.89	
Loans to Cities, Towns, Municipalities and School Districts	\$ 3,686,624.08	
Other Current Loans and Discounts (less rebate of interest)	98,605,925.14	
Overdue Debts (estimated loss provided for)	175,673.57	
	\$102,716,659.63	
Bank Premises, at not more than cost, less amounts written off	4,783,228.68	
Liabilities of Customers under Letters of Credit as per contra	361,106.66	
	\$100,246,785.73	

PROFIT AND LOSS ACCOUNT

Balance of Profit and Loss Account, 30th November, 1912	\$ 610,219.36	
Profits for the year, after deducting charges of management and all other expenses, accrued interest on deposits, full provision for all bad and doubtful debts and rebate of interest on unmatured bills	2,142,100.22	
	\$2,752,319.58	
APPROPRIATED AS FOLLOWS:		
Dividends Nos. 102, 103, 104 and 105, at 12 per cent. per annum	\$1,387,200.00	
Transferred to Officers' Pension Fund	100,000.00	
Written Off Bank Premises Account	250,000.00	
Balance of Profit and Loss Carried forward	1,015,119.58	
	\$2,752,319.58	

EDSON L. PEASE,
General Manager

CHINA

As a Christmas Gift, China is always acceptable.
Our stock is complete and each piece is hand painted. Ask to see it.

A. E. SHAW, Druggist

NEWCASTLE

LOGGIEVILLE

BATHURST ITEMS

Bathurst, N. B. Dec. 24—Mr. and Mrs. George Gilbert and family left on Monday for St. John where they will spend Christmas.
Mr. and Mrs. Wm. Spear of Moncton are spending the Christmas season with Mrs. Spear's parents, Mr. and Mrs. T. Edwin Carter.
Mr. and Mrs. Robert Smith have returned from their honeymoon trip.
Miss Pauline White has returned from a visit to friends in Halifax.
Mr. and Mrs. W. Hovey of Ludlow, Me., are making a visit to Mr. and Mrs. John Hovey—Mrs. Hovey's parents.
Miss Mollie Sutton, teacher at Coal branch is spending the holidays at her home here.
Miss Margaret Menahan is at home from St. Mary's academy, Newcastle, for the vacation.
Mr. and Mrs. John Jordan are spending Christmas in Douglastown.
Miss Gladys Young who has been on a board at the Sacred Heart Academy here, went to her home in week.

Moncton to spend the holidays.
Miss Kathleen Sutton has returned from Richibucto where she has been teaching for several years.
Mrs. George Metzler and children who have been visiting relatives here, returned to their home in Campbellton on Sunday.
Miss Mary Foley, and Master Frank Foley, children of Mr. and Mrs. Wm. P. Foley of Caraquet were in town during the week, on their return from Chatham where they have been attending boarding school.
Misses Kathleen McAlees and Nettie Ayles, students of the S. H. Academy have gone to their home in Campbellton for their holidays.
Master Elol McKenna son of Mr. and Mrs. O. J. McKenna has returned from Tracadie convent to spend Christmas with his parents.
Misses Ethel and Lena Fitzpatrick came from St. Michael's Academy on Friday and went to their home in Caraquet on Saturday morning to spend the Christmas holidays.
Mr. W. F. McGrath spent a few days with friends in Millerton last week.

BRANTVILLE

Dec. 22—Times are pretty dull here at present. Fishing poor and no work of any kind going on makes times rather slow.
Miss Ida McWilliam has gone to Boston for the winter.
Mr. and Mrs. E. P. McWilliam are rejoicing over the arrival of a young daughter, Dec. 10th, as are also Mr. and Mrs. Allen Young, a young daughter, Dec. 20th.
Mrs. William Beattie died here Dec. 16th, aged 71 years. She leaves two sons and two daughters. The sons—John in Brantville, and William in St. John. The daughters—Mrs. Donald McEachern, in Tabernacle, and Mrs. John McAuley in St. John. She lived with her grandsons for about twenty years.
Mrs. Philrose Comeau died Saturday night, Dec. 20th, after being ill all summer. She leaves three sons and five daughters.
Some of our young men are coming out of the camps for the Xmas week.
We wish The Advocate a Merry Christmas.

THOS. W. BUTLER DIED SATURDAY

Was One of the Leading Barristers on the North Shore—
In Ill Health for some Time

The death of Thomas W. Butler, clerk of the peace and one of the leading barristers of the North Shore, occurred Saturday night after a long period of indifferent health, death resulting from diabetes. Deceased had lately returned from Chatham hospital and died at his home at Avoca, four miles from here. He was 45 years of age. He was a native of Melrose, Westmoreland county, attended St. Dunstan's College in Charlottetown, and studied law with W. A. Russell, of Shediac, and after practicing there a short time, came to Newcastle about twenty years ago, where he soon acquired an extensive practice. He was noted as an expert Solicitor-at-law and he was prominent in politics on the Conservative side. For two years—April, 1910, to April, 1912—he was an alderman of Newcastle, in which body he strongly supported tax reform and the abolition of all property qualifications for the offices of mayor and alderman. Deceased was also a prominent member of the Newcastle Board of Trade and of the Newcastle, North Esk and South Esk Agricultural Society, conducting a well kept farm at Avoca. He was an honored member of the C. M. E. A.

He is survived by his widow, who was Miss Mary Holahan, of Newcastle, and three sons, Edward, Charles and Frederick. The surviving brothers and sisters are: James Butler, Melrose, N. B.; Joseph, Albert, and Charles Butler and Mrs. Mary Bailey of Pennsylvania.

The funeral took place at St. Mary's church yesterday afternoon. Rev. P. W. Dixon, conducting the service. There was a large attendance, as the deceased was well and favorably known. The pallbearers were: Allan Davidson, J. B. Taylor, J. D. Buckley, C. D. Crookson, D. P. Davis, and Frank Ryan.

DOUGLASTOWN SUPERIOR SCHOOL

The semi-annual public examination in the advanced department of Douglastown Superior School was held on the afternoon of the 18th. Grades 7 and 8 were examined in writing, reading, arithmetic and geography, and the more advanced grades in agriculture, bookkeeping, geometry, Latin, and Roman history. The following regulations were in force:

Give Them the Roses Now, Flora McKenzie.
Love of Life—Florence Breen.
When Santa Claus Comes—Hazel Wood.
The True Test—Sandy Ryan.
When Sister Makes a Cake—Wm. Jeannin.
Pat as a Landlord—Andrew Simpson.
The Squirrel's Arithmetic—Marguerite Craig.
A Whiskey Song—Mildred Wood.
The Song of the Pavement—Burton Anderson.
A Free Seat—Iris Howe.
The New Argument—Andrew Craig.
The Ballet Battle—Myrtle Kirkpatrick.
The Little Sewing Maid—Ann Jasmin.
Song of the Assyrian King—Harry Anderson.
The March of the Black Mountain—David Halliday.
The Grey Streets of London—Kathleen Benn.
The Mother Country's Call to the Dominion—Ruth Henderson.

Between 25 and 30 visitors were present and appreciative addresses were given by Trustees Robert W. Platt and James A. Haran and by Mr. R. H. Jessonin. Principal Stuart spoke, asking the parents to visit the school often and urging the trustees to supplement the teaching of history and agriculture by the establishment of a school garden.

Underwent an Operation
Mr. George M. McEade, formerly publicity agent in Fredericton, underwent an operation for nose and throat trouble at St. John Monday. Dr. A. Pierce Crocker performing the operation. Mr. McEade's many friends here will be pleased to learn that his condition today is as good as could be expected.

Races at Millerton
Messrs. Wm. Bryenton and Wm. Bell, of Millerton, will hold their annual Xmas river races on Thursday, and quite a number of Newcastle horsemen are anxiously looking forward to this day.
The annual races are proving a good attraction for the holiday, and it is expected that many from here will spend the day in the mill track, among those who will enter horses are:
John Hare, Percy Morton, Chas. Sargeant, J. D. Buckley, Wm. Bell and others.

PERSONAL

Miss Yvonne Buckley is home from College.
Rev. H. T. Montgomery was in town Monday.
Miss Florence Price is home from Mt. Allison.
C. C. Hayward made the round trip to Neguac Friday in his auto.
Mr. Jack Bell is home from Moncton to spend Xmas.
Miss Mae MacIntyre spent Sunday at her home in Chatham.
Mrs. C. C. Hayward spent part of last week with friends in St. John.
Mr. and Mrs. Jacob Layton of Blackville, were in Chatham on Monday.
Messrs. J. H. Brown and son Harold are spending Xmas at Mrs. Brown's home, Chatham.
Mr. Lorne Finelon who has been in the west for the past few years returned home last week.

Mr. Joseph Driscoll, Durick's pharmacy, is spending the Xmas holiday with his parents in St. John.
Mr. Warren Rae of Amherst, is spending the holiday with his parents Mr. and Mrs. John Rae.

Mr. Osborne Brown arrived home Saturday night to spend Xmas with his mother, Mrs. Geo. Brown.

Miss Maude Roman, of Boston, is spending a month's vacation with her parents, Mr. and Mrs. William Roman.
Major Boyd Anderson, of the 19th field battery, Moncton, is spending a few days in Newcastle and Chatham.
Miss Ruth Fish of Campbellton is home spending the Xmas holidays with her parents Mr. and Mrs. Chas. Fish.

Messrs. C. A. Wentworth, of Philadelphia, and O. D. Covell, of Brooklyn, are spending Xmas at their homes.

Miss Ida Gillis, school teacher at Campbellton is spending the holiday season with her parents, Mr. and Mrs. Stephen Gillis.

Mr. J. H. Ramsay, drafting engineer for the Crown Land Department, Fredericton, is spending the holidays with his parents, Mr. and Mrs. W. F. Culp.

Mr. G. Higgins, granite cutter for the Foundation Co. Ltd., left on the accommodation yesterday for his home in Rockport, Mass., where he will spend the holiday season.

Mr. Ernest Hutchinson left Saturday for California to spend the winter. Mrs. Hutchinson left Wednesday evening for California, and will visit her daughter in Winnipeg on the way.

Mrs. John B. Burke, of St. Flavie, P. Q. is spending her Christmas holidays with her brother, Henry, Arsenault, here.

Miss Lou McKenroe is spending the Xmas vacation with her parents in Shediac.

Mr. Cleo Demers of the Royal Bank of Canada at Halifax, is home for Christmas.

Mrs. John Robinson, Sr., who was very ill for some weeks is much improved in health this week.

Miss Louise Manny, teacher in the Ladies' College, Halifax, is spending Christmas with her parents here.

Miss Jessie Lyon of Montreal is home spending the Xmas vacation with her parents, Mr. and Mrs. Jas. D. Lyon of Millerton.

Northumberland Couple Wed
An interesting event took place Monday evening at the Methodist Parsonage, Fredericton, when Mr. Vernon O'Donnell, of Carroll's Crossing, was united in marriage to Miss Sadie Storey, daughter of Mr. and Mrs. Storey of Doaktown. The ceremony was performed in the presence of the bride's parents, and a few friends to the Rev. Neil McLaughlin.

CONSERVATIVES PLAN BIG WINTER

Yesterday's Standard. The St. John Conservative Club is probably the banner organization of the party in St. John in so far as the number of members and social activities go. The commodious quarters of the club in the Market building are open every evening, and billiard and pool tables and other sources of amusement give the members and their friends an opportunity to spend a pleasant evening. Although with the approach of Christmas other attractions, and duties present themselves, the club rooms for the last few evenings have been as well attended as if there was a meeting of some importance in progress. The club during the present year has paid off a considerable debt and put in a billiard table worth \$140, and developed a bank account. As an indication of its activity and the increasing popularity of the Conservative government it may be mentioned that within a short time fifty new members mostly young men have joined the club.

The executive committee is working out a programme for the winter which it is expected will increase the prestige and membership of the club. While no definite arrangements have been made as yet it is hoped to have George Fowler, M. P., address a meeting of the club after the holidays, and Hon. J. D. Hazen later on.

Xmas Greeting

We Wish All Our Friends and Customers
VERY MERRY CHRISTMAS
AND
A HAPPY AND PROSPEROUS NEW YEAR

D.W. STOTHART

Phinney Block Phone 97

Xmas Gifts For All

You Cannot Find a Better Place to get
Just the Right Thing for Everyone

We offer a splendid line of High-Grade Goods at
Fairer Prices, the most appropriate gifts, inexpensive remembrances and valuable presents. If you want the good quality, the right article and the reasonable price come and see our stock.

H. WILLISTON & CO.

Jewelers ESTABLISHED 1889 Newcastle

XMAS GOODS AT MACMILLAN'S SHOE STORE

FOR MEN

Dancing Pumps in Patent and Gun Metal, House Slippers in Tan and Black Dongola, also a line of Bedroom Slippers.

FOR WOMEN

Evening Slippers in Black, White and Pale Pink Satin, also in Patent. Bedroom Slippers in Felt and Colored and Rug Top. Warm Felt Slippers with Felt and Leather Soles also a line of warm boots with Felt and Leather Soles.

FOR CHILDREN

Tan Felt High Cut Boots in sizes 4, 5, 6. Another line of Felt Boots in 4, 5, 6, 7.
A line of Children's Bedroom Slippers and Buck Skin Moccasins.

NEW JEWELRY STORE

I beg to inform the Public that I have opened a New Jewelry Store in the Buckley Building, next Hotel Miramichi where I will repair Watches and Jewelry, and do all kinds of Engraving. All Work Guaranteed.

A. S. MAILLETT, Newcastle, N. B.

VISITING CARDS make a Dainty and Inexpensive
Xmas Gift when Neatly Printed at the Advocate Job Dept.

A MERRY XMAS TO YOU

GIFTS

For Ladies and Gents bought at our store will bring Good Cheer. This is the time when you are puzzled what to give your friends. Don't hesitate Come to Our Store for things to wear. Goods of every description now on exhibition.

LET US HELP YOU

MOODY & CO'Y