

Giving Away 100,000 Bottles

Chief of cold killers to slay every cold in existence.

Who has struck! Coughs, colds and influenza must surrender! Thousands of bottles of Buckley's Bronchitis...

BUCKLEY Limited, Manufacturing Chemists

COUPON

Send this coupon to Buckley's Bronchitis Mixture...

Send to Buckley's Bronchitis Mixture, 1000 St. John Street, Montreal, P. Q.

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Bank Audit Most Thorough; All Credits Must be Approved By President and Directors

C. E. Neill, General Manager, Royal Bank, at Annual Meeting (Montreal, January 17th Special)

The strongest and most important statement ever presented, relative to the thoroughness of bank inspections by auditors and the policy of supervision of credits, was made by C. E. Neill, General Manager of The Royal Bank of Canada, at the annual meeting held at the Head Office.

Dealing with the general business of the Bank and the procedure followed by the auditors, Mr. Neill said to the shareholders:—

"I wish particularly to draw your attention to the fact that full provision has been made for all bad debts, and that in addition, adequate amounts have been set aside to provide for any accounts which may be considered in the doubtful class.

"In view of the discussions which have recently taken place regarding the obligation of auditors of banks appointed under the provisions of the Bank Act, it is proper that you should be informed that the auditors appointed by the shareholders of this bank not only certify to the correctness of the Balance Sheet, but they also approve of the value of the banks assets as stated therein.

The representatives of the auditors, who conduct their investigations of the bank's business throughout the entire year, have access to the statements, correspondence and inspection reports relative to all loans required, and their certification of our Balance Sheet, but they also approve of the value of the banks assets as stated therein. The representatives of the auditors, who conduct their investigations of the bank's business throughout the entire year, have access to the statements, correspondence and inspection reports relative to all loans required, and their certification of our Balance Sheet is made only after a full examination of all credits granted to customers. In cases where there is any doubt as to the value of a debtor's account, the amount set aside by the bank to take care of any possible loss is approved by the auditors as being sufficient. Every facility is afforded them to examine each and every account in the bank, and they are encouraged to criticise and make the most detailed investigations of every debt due the bank with the relative security.

"As an indication of how closely the President, Managing Director and Directors of this bank at Head Office control the affairs of the bank, I may tell you that every credit granted of \$25,000 and over is approved by them, and there are no loans at any office of the bank today in excess of \$25,000 which have not been approved by the Directors at Head Office. Moreover, committees of resident Directors of the bank at Toronto, Winnipeg, Halifax, Quebec and St. John supervise and recommend all loans in their respective districts and, in addition, are informed of all credits authorized in other districts."

LOS ANGELES, Jan. 16. — Be Fisher, known on the screen as Lore a large crowd of friends, Mrs. Alan Forest, were married tonight at Little Pickford Rupp, sister of the First Methodist Church in Mary Pickford and Alan Forest Hollywood.

Under the distinguished patronage of His Honour Lieutenant-Governor MacKinnon

BURNS' ANNIVERSARY Thursday January 26th Friday January 27th

STRAND THEATRE

Under the Auspices of the Ca'edonian Club

PART I

Grand Gathering of the Clans. Scotch Selections by the Caedonian Club Pipe and Drum Band. Messrs. MacKenzie, McDougall, Burke, Perry, MacKenzie Jr., McPherson, Bradley, McLean, Groomer and Saunders.

- 2.—Reel O' Tulloch. Misses Marion McDonald, Jean McDonald, Winnifred MacEachen, Claire MacCormac, Nora MacKenzie, Helen MacDonald, Laura MacRae, and Dulcie Walker. 3.—Highland Fling. Mr. T. S. MacKay, of Truro, Nova Scotia. 4.—Comic Operetta in One Act.

"PENELOPE, OR THE MILKMAN'S BRIDE"

Scene: Kitchen and Area Steps from the Street Characters.

- Mrs. Croaker, the Missus Miss B. Cheshire Penelope, a Servant Mrs. Francis Hall Trainor Chalks, a Milkman Mr. Leigh Dingwell Pitcher, in the Police Mr. G. E. Ritchie Tossler, in the Grenadiers Mr. Roy Quigley Solo.—"I Love the Box"; Duet.—"Oh, I Long Have Suspected"; Solo.—"Dreamt That I Duet"; "When Other Lips"; Solo.—"Ah! So Fair"; Duet.—"Oh Haste Grimson Morning"; Trio.—"Laughing"; Solo.—"Play No More, Sir"; Quartette.—"You Stole the Meat"; Solo.—"Say to Them"; Duet.—"Get Out of My House"; Duet.—"Yes, Yes, Yes"; Quintette. Musical Director. Prof. S. N. Earle.

PART II

- 1.—Favorite Highland Marches, etc., By Piper Hugh MacPherson 2.—Caledonian Selections By the Club's Drum and Pipe Band 3.—Double Word Dance. Misses Marion MacEachen, Nora MacKenzie, Dulcie Walker and Marie Walker. 4.—Song.—"Am Gaun Back tae Glesca Toun". Mr. Andrew Williamson 5.—Beann Truibhas. Miss Helen MacDonald 6.—Song.—"Bonnie Sweet Bessie". Master Maurice Reardon 7.—Duet, (in character) "Come Under My Plaidie". Miss Robina and Mr. Andrew Williamson 8.—Step Dance, with violin music. Mr. Kenneth MacLean 9.—Song.—"Where Hath Scotland Found Her Fame?". Mr. G. H. Gorbell 10.—Songs.—A. "Bonnie Dundee". B. "Ma Hame Folk". C. "Comin' Thro' the Rye". Mrs. F. E. Dingwell 11.—"Ghillie Callum". Miss Laura MacRae 12.—Song.—"Maggie Tamson". Mr. Andrew Williamson

The audience is requested to join in singing:—

Auld Lang Syne and God Save the King.

Prof. S. N. Earle Musical Director

Doors Open 7.15. Concert, 8 o'clock sharp.

Reserve Seats,—50 and 75 cents. For sale at Jamieson's Drug Store.

Plans of seats for Thursday night open on Tuesday morning, 9 o'clock. Plans of seats for Friday night open on Friday morning, 9 o'clock.

Committee:—

S. A. MacLeod, Thomas F. White, J. K. MacKenzie, J. H. Maicom, D. F. Bethune.

James Paton,—Chairman. T. M. MacMillan,—Secretary.

THE CENTRAL GUARDIAN

SHOP from Holman's Catalog.

THE ANNUAL MEETING of the Panmure Fox Co., will be held at Joe McDonald's, Panmure at one o'clock Saturday, Jan. 21st.

AN EXCELLENT OPPORTUNITY to buy bridge prizes. See our special china values. W. W. Wellner Ltd., Grafton St.

GUARDIAN READERS—When renewing your subscription do not forget to ask for First Aid book on cattle, swine, sheep and horses, or a Twentieth Century Cook Book.

VERNON RIVER CIRCUIT.—Services on Sunday 22nd inst. Vernon 2.30 p.m. "The wonder working God" Cherry Valley, 6.30. "The way to find Jesus" Give God your very best by being at church Minister Rev. Robert M. Brodie.

OFFICERS ELECTED.—The Hillsboro Royal Scottish chapter met for their annual meeting in Coronation lodge rooms, Millview, Sir Kt. War companion in command, C. W. Sheildow, (Millview) and Wm. Ings. (Pottery) Conductors—Norman Sheildow (Millview) and Frank Lee. (Vernon River), Herald, Wendell Lee. (Vernon River) and Guy Norton. (Lake Verde). The year 1922. Sir Kt. Past War companion in command, W. Sheildow. (Millview). Ex-companion in command, Arthur Arfick. (Charlottetown) Scribe, W. Jenkins. (Vernon) Treasurer, Hammond Kelly. (Southport) Herald at Arms, J. Wilhoit Hart. (Panning Brook) Lecturers—C. W. Sheildow. (Millview) and Wm. Ings. (Pottery) Conductors—Norman Sheildow (Millview) and Frank Lee. (Vernon River), Herald, Wendell Lee. (Vernon River) and Guy Norton. (Lake Verde). The year 1922. Sir Kt. Past War companion in command, W. Sheildow. (Millview). Ex-companion in command, Arthur Arfick. (Charlottetown) Scribe, W. Jenkins. (Vernon) Treasurer, Hammond Kelly. 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