

# Bank of Montreal's Year

Statement of the result of the business of the Bank for the year ended 31st October, 1913:

Balance of Profit and Loss Account, 31st October, 1912	\$ 802,814.94
Profits for the year ended 31st October, 1913, after deducting charges of management, and making full provision for all bad and doubtful debts	2,648,402.86
	\$3,451,217.80
Quarterly Dividend 2 1/2 per cent., paid 1st Mar., 1913	400,000.00
Quarterly Dividend 2 1/2 per cent., paid 1st June, 1913	400,000.00
Bonus, 1 per cent., paid 1st June, 1913	160,000.00
Quarterly Dividend 2 1/2 per cent. paid 1st Sept., 1913	400,000.00
Quarterly Dividend 2 1/2 per cent., payable 1st Dec., 1913	400,000.00
Bonus, 1 per cent. payable 1st Dec., 1913	160,000.00
Provision for Bank Premises	485,000.00
	\$2,405,000.00
Balance of Profit and Loss carried forward—General statement, 31st October, 1913	\$1,046,217.80
<b>LIABILITIES.</b>	
Capital Stock	\$16,000,000.00
Reserve	\$16,000,000.00
Balance of Profits carried forward	1,046,217.80
	\$17,046,217.80
Unclaimed Dividends	250.50
Quarterly Dividend, payable 1st December, 1913	\$400,000.00
Bonus of 1 per cent. payable 1st December, 1913	160,000.00
	560,000.00
	17,606,468.30
Notes of the Bank in circulation	\$17,061,665.00
Deposits not bearing interest	45,134,956.54
Deposits bearing interest	144,437,822.33
Balance due to other Banks in Canada	519,208.13
Due to banks and banking Correspondents elsewhere than in Canada	583,130.65
Bills Payable	919,308.65
	208,656,751.30
Acceptances under Letters of Credit	2,523,824.95
	244,787,044.55
<b>ASSETS</b>	
Gold and silver coin current	\$11,015,339.47
Government demand notes	11,149,460.25
Deposit in Central Gold Reserves	1,000,000.00
Deposit with Dominion Government required by act of Parliament for security of general bank note circulation	790,000.00
Due from banks and banking correspondents elsewhere than in Canada	\$ 6,126,729.75
Call and Short Loans in Great Britain and United States	51,240,795.02
	57,367,524.77
Dominion and Provincial Government Securities	580,820.74
Railway and other Bonds, Debentures and Stocks	12,403,169.79
Notes and Cheques of other banks	9,443,052.22
	108,699,427.24
Current Loans and Discounts in Canada and elsewhere (rebate interest reserved) and other assets	128,935,567.24
Loans to Cities, Towns, Municipalities and School Districts	5,227,905.74
Debts secured by mortgage or otherwise	285,281.83
Overdue debts not specially secured (loss provided for)	115,037.55
	134,563,792.36
Bank Premises at Montreal and Branches	4,000,000.00
Liabilities of Customers under Letters of Credit (as per Contra)	2,523,824.95
	\$244,787,044.55
H. V. MEREDITH, General Manager, 2872-11-26mell.	

# THE CENTRAL GUARDIAN

**IT PAYS to buy in this Province.**  
**THE CHILDREN** will be admitted free to the High Tea at St. Joseph's Convent each afternoon from three to five o'clock, 2890.

**MEETING POSTPONED.**—The W. O. T. U. Parlor meeting planned for Thursday next is postponed for one week.

**MOTOR CARS.**—The season is getting short now for Auto drivers. Who would take advantage of the fine weather and hire from the Island motor supply Co., phone 392-L. 2888.

**PORK MARKET.**—The pork market yesterday was largely attended, pork being in good condition. Buyers are paying 11 cents for select hogs with organs attached, and half a cent extra where organs are removed.

**TYPHOID IN HALIFAX.**—Six new cases of typhoid fever have been reported at the office of the Board of Health, Halifax, one on West street, one on Salter, one on Campbell road, one on Lockman street, and two on Carleton street. The two cases on Carleton street are in Captain Rudolph's family, Mrs. Rudolph and another member having contracted the disease. These are the only secondary cases among the six reported, all the others being in families where there has been no typhoid hitherto. Four of the patients have been taken to the new hospital, making thirty-three there at the present time.

**NEW ICE-BREAKER.**—The Dominion Government is calling for tenders for the construction of a large ice-breaking steamer, with an indicated horse power of 8,000. This is, probably, the first time that any Dominion Government has sought to secure the construction of such a vessel as this in Canada. Vessels of this kind have in the past, of course, been got from Britain, but now tenders are called for from Canadians, and facilities for making tenders are offered by the Department of Marine at various cities of Ontario, Quebec, and the Maritime Provinces. The tenders will be received up to noon of the 8th January, 1914, and they call for the construction of a steel twin screw ice-breaking steamer of the following leading dimensions:—Length, B. P. 275 feet. Breadth extreme 57 feet, 6 inches. Draft Mean 19 feet. Indicated Horse Power, 8,000.

**LADY LAURIER.**—The Government buoy boat Lady Laurier yesterday completed her work of lifting the various heavy Summer buoys around this Island and bringing them to the construction of a steel twin screw ice-breaking steamer of the following leading dimensions:—Length, B. P. 275 feet. Breadth extreme 57 feet, 6 inches. Draft Mean 19 feet. Indicated Horse Power, 8,000.

**PHONE 392-L** when a car is wanted for hire. Terms reasonable, driver will call when phoned for.

**THE EXPRESS.**—The Express arrived in Charlottetown last night at half-past ten o'clock.

**ADJOURNED MEETING.**—There will be an adjourned meeting of the Curling Club tonight at 9 o'clock in the City Court room.

**PLANT LINE SAILING.**—Owing to the S. S. A. W. Ferry being delayed, there will be no Plant Line sailing from this port on Friday next. The next sailing from here will be on Friday, December 5th, 2893.

**RECEIVING.**—A St. John exchange says:—Mrs. Charles J. Mitchell, Charlottetown (nee Fitzgerald), will receive her friends on Wednesday afternoon and evening, November 26, at 236 Guilford Street, west.

**THE LADIES OF ST. JOSEPH'S** Sodality extend a cordial invitation to their friends to attend their High Tea which opens this afternoon in St. Joseph's Convent. Tea served from five o'clock, 2890.

**DEATH OF MR. D. J. MCKAY.**—Mr. J. Gordon McKay, of Brantford, received a telegram yesterday conveying the sad news of the death of his uncle, Daniel J. McKay, at Denver, Colorado, on the 24th inst.

**ATHLETES LEAVE.**—Messrs. J. Parker Hooper, Duffy and A. F. Campbell, representing the Abegweit Club, leave today for St. John, to take part in the big indoor athletic meet, to be held there at night under the auspices of the Every-day Club.

**HEAVY WEIGHTS.**—On Tuesday last F. C. Dollar brought to Charlottetown five dressed hogs, littered on the 4th of April, weighing in all 1250 lbs after the plucks were taken out. The lightest one weighed 236, and the heaviest 272. These were sold at 11c per lb. There should, it is believed, be some money in raising hogs. Mr. Dollar had these hogs running in the pastures during the summer.

## FAREWELL BANQUET

A very enjoyable banquet was held in the Hall at Hunter River, when the members of Court Dalvay, C. O. F., and citizens assembled to bid farewell to their esteemed brother and fellow citizen, Dr. J. M. McLeod, ere he left for his new field of labor in Massachusetts. The supper was artistically prepared by the ladies, who contributed most generously of their time and energy in preparation of the event, which gives evidence of the esteem and respect their friend was held. After those assembled had partaken of supper an address was read from the members of Court Dalvay, where their brother had acted as Financial Secretary for some time. This was followed by an address from the citizens accompanied by a gift in the form of a gold watch as a token of their gratitude and affection. The former address read as follows:—  
 J. M. McLeod, M. D.,  
 Dear Sir and Brother:—Having learned of your intended departure from our midst and the severance of your relations with Court Dalvay, we cannot allow the occasion to pass without bearing testimony of our appreciation of your worth as an officer and Brother as Financial Secretary you have proven altogether efficient and by your courteous and obliging manner have won the esteem and good will of all your fellow-members. As a citizen, you have heartily identified yourself with every movement that had for its object the material improvement of the place and the general advancement of our citizens while in the social circles you have taken a lively and pleasing interest. We beg to assure you that we shall always cherish the most pleasant remembrances of your connections with our Court and that you carry with you our best wishes for your prosperity and happiness wherever your lot may be cast.  
 Farewell: when the work of life is past may we all meet again to hear from you as sovereign on high the "well done" of his faithful servants.  
 Signed on behalf of Court Dalvay.  
 A second address was as follows:—  
 J. M. McLeod, M. D.,  
 Dear Sir:—On this eve of your departure from our midst, we cannot allow it to pass without giving some indications of our feelings toward you. Ever since we had the pleasure of your acquaintance you have displayed kindness, fellowship, and industry in every detail of your life. By your arduous labor and assiduous work, you have proven your capability as a physician and consequently have won the affection and confidence of many. Your affability, courtesy and cheerful disposition have made us all feel friendly to you, and we sorrow at the thought of severing the ties of friendship which have bound us together so long. In the social life of the community you have been one of our leaders and many are the times you have exercised your varied talents to promote the pleasure and welfare of all. In the work of the church you have held many responsible positions, filling each to the satisfaction of all, and by your precept and example have proven yourself to be in reality, a true Christian gentleman.  
 And, therefore, looking back over the period of time you have been with us, and all you have been instrumental in doing, we ask you to accept this gift from your Bro. Forsters and citizens as a token of regard and affection. Please do not consider it in its intrinsic value, but rather as the representation of our respect and gratitude to you. And if the thought should ever cross your mind of coming to visit your old home, we beg to assure that your presence will be welcomed with a joy-

# THE STOCK MARKET

## STOCK QUOTATIONS.

Quotations furnished by F. B. McCurdy & Co., Stock and Bond Brokers, Members Montreal Stock Exchange, 184 Richmond St., Charlottetown, P. E. I.  
 November 25.

## NEW YORK STOCKS.

	High	Low	Close
Atchafson	92 1/2	92 1/2	92 1/2
Am. Smelters	63 1/2	63	63
Am. Beet Sugar	23 1/2	23 1/2	23 1/2
Amal. Copper	70 1/2	69 1/2	70 1/2
Brooklyn R. T.	87 1/2	87 1/2	87 1/2
Eric	26 1/2	26 1/2	26 1/2
Mex. Petroleum	45 1/2	45 1/2	45 1/2
Canadian Pacific	226	224 1/2	225 1/2
Miss. Pacific	27	26 1/2	27
Rock Island	14 1/2	13 1/2	14 1/2
Northern Pacific	107 1/2	107 1/2	107 1/2
Reading	160 1/2	159 1/2	160 1/2
Pennsylvania	109 1/2	109	109 1/2
Southern Pacific	87 1/2	86 1/2	87 1/2
Union Pacific	151 1/2	150 1/2	151 1/2
U. S. Steel	56 1/2	55 1/2	56 1/2
U. S. Steel Pfd.	105 1/2	105	105 1/2
Utah Copper	48 1/2	47 1/2	48 1/2

## MONTREAL STOCKS.

	High	Low	Close
Brazilian Traction	84 1/2	84 1/2	84 1/2
Detroit	70 1/2	70 1/2	70 1/2
Dom. Steel Corp'n	40 1/2	40	40 1/2
Minn. & St. Paul (Soo)	128	128	128
Montreal Power	212 1/2	210 1/2	212 1/2
Spanish River Com.	m	m	m
Toronto Ry	11	11	11
Crown	167	167	167

## COTTON.

	High	Low	Close
Spot 13.40 down 10.			
December	1304	1299	1301
January	1232	1232	1231
March	1299	1287	1299
May	1295	1282	1294
Dec. Wheat	87 1/2	86 1/2	87

## GRAIN AND PROVISIONS.

	High	Low	Close
May Wheat	91 1/2	90 1/2	91 1/2
Dec. Corn	70 1/2	69 1/2	70 1/2
May Corn	70 1/2	70	70
May Pork	2090	2070	2090
May Lard	1117	1117	1115

**MR. DENNIS D. ARSENAULT,** who is a news reporter for the Guardian will be pleased to receive all news of importance by mail to North Rustico or by phone, 12-21.  
 2788-11-21MELT.

For that stubborn, obstinate cough you should try Rexall Cherry Bark Cough Syrup. It cures the cold and cough, relieves all irritation of the throat, is pleasing to the taste and doesn't effect the most delicate stomach. 25c and 50c a bottle. The Mackinnon Drug Co., Corner Great Geo. and Kent Sts., Mt. Pleasant, N.S.

Presented on behalf of the numerous friends of Hunter River.  
 Dr. McLeod then responded, thanking them for their many acts of kindness shown to him while residing at Hunter River and for their generosity and kindness shown that evening. After a short program was rendered, many speeches were made, bearing testimony to their friendship, after which the parting hymn was sung, "God be With You till we Meet Again."

## A RAINBOW OVER A LAKE

One memorable day in early November we were celebrating a certain anniversary by setting out an avenue of trees under which future generations of lovers may walk hand-in-hand writes Helen R. Albee in "A Kingdom of Two." It was a long task and a weary, for stones abounded in the smallest hole we dug, and when we were on the point of counting how many trees had been set, and how many still remained, and to measure our weariness with our ideal, nature thought it time to divert our attention, so she whipped out a few brilliant rainbows—not a skimpy fragment with shining ends and no middle, set in the tiresome east, but a whole skylark like an artillery of color, interspersed with freakish showers that played about the distant hills to the north. Every time a new tree was set, up flashed another bow in the clouds, and so it continued in dazzling divinement. Of course, we had to linger until the show was over, and by that time the task was done.

Another day when the bow of beauty was already full—a smooth lake, not too large for the eye to compass, fringed with trees dyed in the early autumn tones, interspersed with tender birches that leaned over to view their little whiteness in the mirror—suddenly nature thought to gaze us, and she set the span of a gay rainbow directly over the middle of the lake, then called aside all the little summer breezes that had ruffled its surface, and lo, the unforgettable miracle of a perfect circle of glory.

Wullie Dalzel, the old shepherd, had retired at last from active service, after spending the whole of his life in a little cottage away at the back of the hills, a full three miles, as the crow flies, from the nearest road. He moved into a house near the head of the valley above Crashee Howe, situated on the side of the lonely road. But Wullie was not quite happy. He was distracted. He was worried by the traffic. He told a friend that there was no peace in this bit for an old body. "Three bicycles and a cart in the same day! Man, it's a fair toon!"

# NOVA SCOTIA FIRE

UNDERWRITERS AGENCY OF THE HOME NEW YORK

**STRONG LIBERAL PROMPT**  
 Assets \$33,000,000

**Law Union and Rock**  
 INSURANCE COMPANY LIMITED  
 OF LONDON, ENGLAND

Assets \$47,000,000  
 LOW RATES PROMPT SETTLEMENTS

**H. M. DAVISON,**  
 General Agent

**Dominion Trust Company Office**  
 Charlottetown

2778-11-21M61.



is put up in rolls containing nails, tin caps and cement. All you need in addition is a hammer. This is only one of the many conveniences of RUBEROID ROOFING. It is fire-resisting and weatherproof. 16 years on the roofs prove its durability. RUBEROID is the original and standard smooth surfaced roofing. Write for samples and prices.

**It Pays to Buy "Ruberoid" Its Guaranteed**

It is poor economy to put cheap or inferior roofing on your buildings when, for a very little more, you can get a guaranteed roofing that is REALLY GUARANTEED to stand years of service. This roofing has been tried and tested by the extreme heat of the South and the severe cold of the North. RUBEROID is absolutely FIREPROOF. You can put white hot coals right on the surface without any injury to the roofing. Ruberoid roofs have stood the tests in C ties that have been completely wiped out by fire. This is a very important feature when buying roofing. Ruberoid contains no Rubber, Tar or Asbestos. It is not an asphalt material; there is nothing inflammable used in its manufacture. Each Roll is packed with sufficient Coating for the seams, and enough roofing nails to put it on.

Price, complete—1 Ply \$2.50 per sq. 2 Ply complete ..... \$3.25  
 DOMINION 2 PLY ROOFING. A high Grade roofing, which is the next best to Ruberoid, and is a splendid imitation.  
 Price per square complete ..... \$2.00

**The Rogers Hardware Co**  
 LIMITED.

## STABBED TO DEATH.

PHILADELPHIA, Nov. 25.—Two men were stabbed to death and three others probably wounded last night in a stiletto fight. Frank Scarpetto was attacked in a room in the dark by friends of the man whose arrest he had caused. A fatal fight followed.



**DODD'S KIDNEY PILLS**  
 CURES RHEUMATISM BRIGHT'S DISEASE DIABETES BACKACHE  
 23 THE PROMENADE

**Dr Robins**  
 Come into our office and have your teeth examined free of charge. Only takes a few minutes and we will tell you exactly what you need and it won't cost you one penny. We make teeth absolutely perfect in Crown and Bridge work. Extracting and filling without pain—price moderate.  
 125 Queen St. (Next Beer & Goff's).  
 Phone 275-J.  
 10-1Mtr.

## MEXICAN REBELS SEIZE BRITISH OIL WORKS

MEXICO CITY, Nov. 21.—The manager in Mexico City of the Pearson Syndicate received tonight a telegram from General Aguilar, the rebel Commander at Tuxpam, informing him that the rebels were in possession of all the Pearson properties, including

El Potero, the biggest oil gusher in the world.  
 General Aguilar ordered the manager to go at once to Tuxpam and meet the rebels' terms, which evidently mean that he expects the payment of a large sum of money for the surrender of the oil properties.  
 No reply to this message was sent by the Pearson manager.  
 General Aguilar, in his message, also threatened to cut off the supply of oil for the National Railroads.

# A Keen Creative Brain

Has value far above money alone because such a brain can win not only money but—what money often fails to win—SUCCESS.

Brains are bulks—same as other parts of the body—from the food one eats.

The ordinary diet often lacks certain elements essential to the well balanced nourishment of both body and brain. Especially is this true of white bread flour which, to make it white, is deprived of valuable mineral salts in the milling process

# Grape-Nuts

made of finest whole wheat and barley, retains the mineral salts (grown in the grain and other nutritious elements, and thus supplies precisely what white flour bread lacks

This lack is often the difference between a weak body and dull, ineffective brains and the strong, keen, creative kind.

Grape-Nuts comes ready to eat direct from package—fresh and clean. Delicious with cream or good milk.

It is a concentrated, easily digested food, and as the cereal part of the usual meal has helped thousands toward a new and successful life.

**"There's a Reason" for Grape-Nuts**  
 Made by CANADIAN POSTUM CEREAL CO., LTD., WINDSOR, ONT.