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TRADE THE WORLD OVER BETTER THAN A YEAR AGO

Sir Charles Gordon, President, Reviews Outstanding Events in Year of Unusual Happenings at Annual Meeting of Bank of Montreal—Jackson Dodds, Joint General Manager, Draws Attention to Strong Liquid Position Maintained by the Bank.

Declaring that the past seven consecutive months had been months of recovery in general business in Canada, and that there were some sound reasons to believe this recovery would continue, leading executives of the Bank of Montreal had messages of cheer to deliver at the Annual Meeting of the Bank held at the Head Office in Montreal.

Sir Charles Gordon, the president, in his address to shareholders, stated in his address that practically the world over trade was better than a year ago, and that in Canada, for the better part of the year, definite improvement in business had been going on. From personal observation he was able to say that a number of business showed marked improvement. Canada's external commerce had also grown in volume.

Sir Charles also had a cheerful word regarding improved conditions in Great Britain when he stated that one of the most encouraging features of the European situation was provided by the manner in which the steady improvement continues in Great Britain. The country's faith in simple, well-proved methods had once more been justified, with the result that Britain's credit stood as high as ever, and London had regained her position as the financial centre of the world.

Royal Commission On Banking

In referring to the question of establishing a Central Bank in Canada, Sir Charles said in part:

"I would say that in considering the advantages or disadvantages it is of first importance that the banking system in operation should be taken into account, and in this connection it is well to remember that two of the members of the Royal Commission were Canadians thoroughly versed in the banking and economic condition of this country. These two members are not in accord with the rest of the Commission in their findings. Their intimate knowledge of the affairs of the country and of the present system no doubt influenced them in their conclusions.

"Two matters which must be taken into consideration are — first, the cost of setting up and operating such an institution, which cost could not but be passed on to the public; and second, the probability that the bank would always be under the control of a political party and that its cost of operation and the control of credit would therefore be subject to political influences. We have before us the Canadian National Railways, the cost and operation of which have got out of Control largely because of political influences. In the United States they have a Central Bank, the Federal Reserve. It was expected when this was established that it would be operated without political influences being exercised upon it, but one has only to look at the huge expenditures which have been sanctioned by Washington and which must be carried out by the Central Bank and the Reconstruction Finance Corporation, which is virtually a subsidiary of the Central Bank, to see how little the elimination of political influence is to be relied upon."

Canada's Railway Problem

Sir Charles also dealt at some length with the seriousness of the railway situation in Canada, and the urgent necessity of finding a solution for it.

"Our railways continue to struggle against adverse conditions. The National line has been from its inception a drain upon the public treasury. Its debt is upwards of two and a quarter billion dollars. Interest on the National Railways bonds in the hands of the public, plus interest on moneys representing outlays by the Dominion Government on behalf of the National Railways, together with the operating deficit of the railway, amount to approximately the sum of \$100,000,000 annually. The pioneer transcontinental line, the Canadian Pacific, an enterprise in which Canadians have pride by reason of the sagacity, efficiency and ability of the management since its inception, an enterprise which has contributed more to the development and progress of Canada than any other agency, has been confronted with the unfair competition of the State-owned road to the disadvantage of both without compensating public benefit. In this circumstance amalgamation would seem to be the course of common sense. Parliament has deemed otherwise. The by the manner in which the steady improvement continues in Great Britain. The country's faith in simple, well-proved methods had once more been justified, with the result that Britain's credit stood as high as ever, and London had regained her position as the financial centre of the world.

"In considering the problem of our railways we should bear continually in mind that they are the largest single employer of labour in Canada, that many allied trades flourish when our railways flourish and that, therefore, if only for selfish reasons, each of us should consider this his individual problem and assist to the extent that he can in its solution."

Bank in Strong Position

Jackson Dodds, Joint General Manager, reviewing the annual statement of the bank, pointed out that of the total assets of \$768,500,000 the liquid assets aggregated \$492,500,000, or 71.15 per cent of the liabilities to the public.

Of special interest was the announcement that the bank now has over one million deposit accounts in Canada which bears testimony to the bank's long established policy of maintaining a strong position and to the quality of the service rendered.

In dealing with conditions in Canada, Mr. Dodds said, in part:

"When we met twelve months ago we looked back upon a year about which the best that could be said was that it was past; there was little to encourage hope for the year which is now under review. Notwithstanding the erised upon it, but one has only to look at the huge expenditures which have been sanctioned by Washington and which must be carried out by the Central Bank and the Reconstruction Finance Corporation, which is virtually a subsidiary of the Central Bank, to see how little the elimination of political influence is to be relied upon."

Central Bank.

"The postponed decennial revision of the Bank Act, which was due in 1933, will come before the next session of Parliament. In the meantime, the Banking and Currency in Canada have been overhauled by a Royal Commission which visited every province of

the Dominion and listened to the representations of any and all who wished to appear before them, including the banks.

"The banks in Canada are owned by 48,271 shareholders and have had entrusted to them the uninvested funds of over four million depositors. It is not unlikely that the views of depositors and shareholders as to the need for drastic changes in our system will be taken into consideration. So far as the institutions themselves are concerned, there are only ten of them, they are national in scope, and it is safe to say that they will accept, in a spirit of co-operation and goodwill whatever decision may be reached in the general interest.

Conclusion.

"It is a wholesome and a healthy exercise to think optimistically, and the annals of this Bank, the history of former depressions and present indications fully support the confident hope that normal times will return. But we must not be unmindful that Canada's prosperity is dependent upon keeping her own house in order and on the ability and the willingness of other countries to purchase her products for we are not without competition.

"Natural correctives are working toward world recovery, but many artificial barriers still impede progress. Economic and financial disruption have been brought out to no small extent by the operations of Central Banks under political influence, by excessive tariffs and quotas, by exaggerated nationalism bordering on ancient tribalism, the stoppage of free migration of peoples, distrust and selfishness, by impatience, a loss of individualism on the part of citizens and their surrender of independence in many former democratic countries.

"In contrast, Canada is fortunately circumstanced in that it is a young country, with an abundance of nature's gifts, with a hardy people, self-reliant and free of traditional hatreds, and with an inspiring past and a boundless future."

Mary Pickford Bringing Suit For Her Freedom

Los Angeles, Dec. 9.—Charging mental cruelty, indifference and neglect, Mary Pickford, the nation's sweetheart, yesterday filed a suit for divorce from Doug's Fairbanks, motion picture actor, who is in England. Filing of the action confirmed reports of a permanent separation and set at rest numerous rumors of a reconciliation. Miss Pickford charges that her husband was indifferent toward her and had no interest in life except to travel. She says she was compelled to remain at home alone for months at a time. The Pickford home, known as Pickfair is advertised for sale. Miss Pickford was twice married, Owen Moore having been her first husband.

A jumping lake is sought in Asia by Dr. Sven Hedin. Is nature, too, a victim of the jitters?

SOME MEN ARE ABLE TO STEER AN AUTOMOBILE WITH THEIR KNEES

(Philadelphia Bulletin)

It's a wise right hand that knows what the left one is up to. I mean especially the hands of an automobile driver.

"Finding the other hand" is a new game played by the officials of the Automobile Club of Philadelphia and the Keystone Club.

They find that the other hand of the driver is likely to be anywhere but on the steering wheel.

The game is an outgrowth of research into the various styles of driving. There are apparently as many ways to grip a wheel as there are kinds of noses. Maybe more.

Drivers have been found operating the steering wheel with everything but their teeth. Both the automobile clubs report that guiding the wheel with their knees is not at all uncommon. It is practiced most often by pipe smokers.

One-Handedness is Varied

They report many varieties of one-handed drivers. There is the fellow who drives with his right hand on the wheel and his left tightly clasping the top of his car. There are many more of this variety than you would suppose. Some sort of psychological complex is believed responsible.

There is also the right-handed driver who lets his left hand swing out of the window. And the one who keeps his elbow out in the breezes. Both clubs can quote cases where arms have been cut off in this fashion. Or smashed in case the car overturns.

A well-known one armed driver is the fellow who uses his right hand to express what his lips are too timid to say.

A Fairmount Park guard stopped several of these drivers recently and suggested that the front seat occupants reverse their positions, letting the young lady do the hugging.

"Emotional Intoxication"

The Philadelphia Automobile Club disapproves of even this because of "emotional intoxication." They cite the case of a Los Angeles judge who found a driver responsible for a crash because a lady's arm was around his neck. He was pronounced "emotionally intoxicated."

To drive for safety the rules are that "The steering wheel must be grasped firmly with both hands. In this position the hands have the most powerful control of the wheel. All steering emergencies are met by this grip."

William S. Canning, engineer of the Keystone Club, considers lying on the wheel one of the worst forms of driving. Nor is it uncommon.

He said too many driving contortionists think they can get their hands on the wheel the moment they see danger.

May Kill Someone

In an investigation which Mr. Canning made recently in the center of the city he found that taxi drivers react

to a signal in 1/2 to 3/4 seconds under the most favorable conditions, and the ordinary driver in 2 to 2 3/4 seconds. After which it might require from 1 to 3 seconds for the driver to untangle himself.

He pointed out that the loss of one second may mean the loss of a pedestrian's life. A car running at a speed of 20 miles an hour, travels 29 feet in one second. (The average Philadelphia street car travels 58 feet per second.

TEMPERATURE REGIONS FOUND

New Haven, Conn., Dec. 9.—That the Atlantic coastal waters are divided into three major and three minor temperature regions is the discovery which has been made by the Bingham Oceanographic laboratory of Yale University which, co-operating with the United States Bureau of Fisheries, is undertaking an investigation of the distribution of sea-water temperatures.

The Southern states region develops a tropical summer temperature practically uniform with that of the Straits of Florida. This means that in the summer the tropical marine forms can move freely into the shallow water areas of this region so far as their migrations are dependent upon temperature.

Nashwaak Bridge

Nashwaak Bridge, Dec. 6 — The Maple Leaf Lodge L. O. B. A. held its regular monthly meeting in the Orange hall, Monday, Dec. 4.

Miss Julia McDonald who is employed in Fredericton is at present visiting her parents, Mr. and Mrs. John McDonald.

A number of young people motored to Mr. J. Manzer's camp one night last week and spent a very enjoyable evening in games and dancing and after a bountiful supper returned home about midnight.

Mrs. Robert Craig and Mrs. Alfred Nicholls of Zionville were visiting Mrs. Margaret Urquhart on Monday last.

Mrs. Turney Manzer and little daughter Violet are visiting Mrs. Manzer's sister, Mrs. Arbeau in Fredericton.

Mr. and Mrs. Leif Hillmann and little daughter are at present visiting friends and relatives at Meductic.

The many friends of Mr. Angus Forbes will be glad to know that he is gradually recovering from his serious illness.

Miss Jean Morton of Cross Creek Station was the guest of Mrs. A. G. Tucker on Monday afternoon and evening.

New York Sun says an inflationist is a man who doesn't care what he comes of the dollar he hasn't got.

LOWER PRINCE WILLIAM

Dec. 9.—We are having some mild weather at present and the roads are in good condition for travelling.

Miss Annie Lawrence of Kingsclear is spending a few days with her relations in this neighborhood.

Mrs. Eldoi Smith visited Mrs. Ludlow Hoyt last Tuesday.

Miss Emma Saunders spent last Sunday with her niece, Mrs. George Brown.

The B.Y.P.U. met last evening with the Misses Clayden.

We are glad to learn that our teacher, Miss Jean Allison of Newcastle will have charge of our school the coming term.

The Ladies Missionary Society held their monthly meeting at the home of Mrs. Barry Courser on Thursday last. A very pleasant time was spent by all, and the meeting proved very interesting. Mrs. Ludlow Hoyt was the leader and Mrs. Ersel More taught the Missionary lesson. A solo was rendered by Mrs. W. A. McKenzie, after which Christmas readings were given by Mrs. W. A. Carpenter and Miss Myra Long. The meeting closed with the doxology and mizpah. Supper was served by the hostess.

A social will be held in the Hall next Tuesday evening for the benefit of the distribution of sea-water temperatures.

Miss Jean Allison and Miss Pearl Clayden were supper guests of Mrs. Ludlow Hoyt last Wednesday.

Rev. W. E. Carpenter will hold service in the Baptist Church Sunday afternoon.

END OF THE BEACH

The end of the beach, and the moon so slim

It seemed it was only a twilight whim,
A thing wrought of magic, all elfin bright

And clear as the gleam of the channel light.

The end of the day, and we stood so still

While the moon and the sea-wind worked their will.

And a spell on our happy hearts was laid

That made us certain and unafraid,

The end of the beach, and with hand in hand

We counted the crescents that shone in the sand;

The end of our waiting at last we knew

That only through love can all dreams come true!

—A. M. in Philadelphia Bulletin.

"When the law doesn't make sense, a good lawyer convinces the judge with precedents.

Man does but work from sun to sun, but woman's work is never done—if she has small children.

California has developed a turkey with full breast and short legs, but has been unable to get rid of the neck.

Sound money is doubtless the kind the producers of the talkies make.

Maybe You Don't Need to
SAVE MONEY
But You Will, If You Smoke
TURRET FINE CUT

You actually save money when you smoke Turret Fine Cut because every package now contains more tobacco.

Wise smokers are taking full advantage of this opportunity. All over the country, the big swing is to Turret Fine Cut because "roll-your-owners" are broadcasting the good news that Turret Fine Cut gives "more tobacco for your money"—plus valuable Poker Hands which are exchangeable free for a wide choice of beautiful, useful gifts.

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