

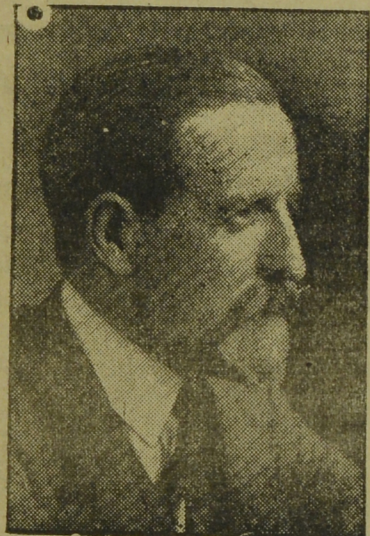
RED ROSE TEA "is good tea"

THE BANK OF MONTREAL MADE GREAT SHOWING

**Total Assets of Canada's Premier Bank
Now Exceed \$365,000,000---Deposits
During the Year Increased by Sixty
Million Dollars---Handled Large Amount
of Special Business in Connection With
The War.**

Montreal, November 21.—Total assets exceeding \$365,000,000, liquid assets close to a quarter of a billion dollars, and equal to as much as 75 per cent. of total liabilities to the public, an increase of over \$60,000,000 in total deposits are among the outstanding features of the annual statement of the Bank of Montreal for the fiscal year ending October 31st, forwarded to the shareholders.

The progress made by the bank during the twelve month period has been so marked that it becomes almost impossible to appreciate the extent to which its business has grown, and the security afforded the country by the maintenance of a position of such reassuring strength. A new standard is again set up by the bank in its various departments this year, but the growth has been in some instances so remarkable that it must perhaps be explained by the large undertakings the Bank of Montreal is carrying out all the time for both the Dominion and British governments in connection with various munition contracts. The condition of the assets, however, would indicate that the bank is maintaining itself in an exceptionally strong position. This



SIR FRED'K WILLIAM TAYLOR.

will permit of it easily playing its usual part in any possible development that might occur in the uncertain period to which many people are now looking forward after the European war has closed and a readjustment of the various industries of the country becomes

necessary.

Another interesting development comes from the deposit accounts of the bank, as the steady increases in them indicate that the people of the country, as well as the bank itself, are helping to contribute towards the success of the thrift campaign throughout the country. The increase in the deposits bearing interest for the year is over \$50,000,000, this account now standing at \$210,439,031, compared with \$160,277,083 at the end of the previous year, while the deposits not bearing interest have increased to \$88,767,018 up from \$75,745,729. This brings the total deposits up close to the \$300,000,000 mark.

Lare Liquid Assets.

The total assets of the bank again reached a record level in jumping to \$365,215,541, as compared with \$302,980,554 at the end of the previous year. Of this amount the liquid assets amount to \$246,982,680, equivalent to 75.20 per cent. of the total liabilities to the public. They compare with \$170,007,568 at the end of the previous year. It is this section of the report that is likely to be regarded as especially satisfactory, not only to the shareholders of the bank, but more particularly to the country at large, as it indicates a position of almost unnecessary strength and this, at the time when the outside world is watching so closely to see how Canada is coming through the war period.

An indication of the amount of special business being carried out in connection with the war by the bank is reflected to some extent by the balances due by banks and banking correspondents elsewhere than in Canada, these amounting to \$31,631,237; call and short loans in Great Britain and the United States \$113,002,097, compared with \$70,957,527 a year ago, making a total in this department of \$144,633,334, compared with \$97,750,677.

Profit and Loss Account.

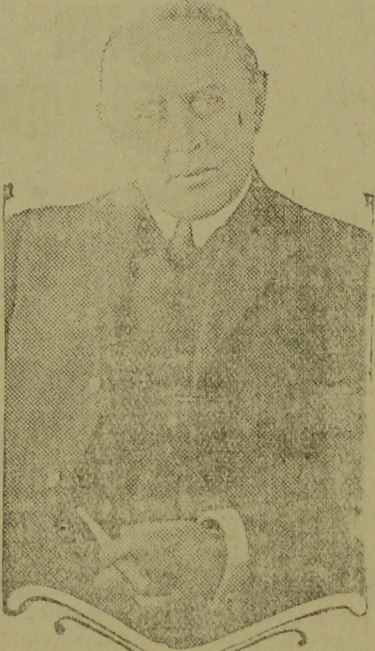
The profit and loss account shows the usual satisfactory margin over and above the dividends and bonuses paid throughout the year, the profits for the twelve months after deducting charges of management and making full provision for all bad and doubtful debts being \$2,200,471, equal to 13.75 per cent. on the paid-up capital. As the balance carried forward from the previous year amounted to \$1,293,952, this made the total amount which the bank had avail-

A WIDELY POPULAR AUTHOR

George Barr McCutcheon Has Written
Many Successes Since His Big
Maiden Effort.

Few authors have stepped as quickly into great popularity as did George Barr McCutcheon, the author of our new serial, "Black Is White," and very few have retained it in such undiminished measure.

A facile writer and a born story teller, McCutcheon wanted to emulate the examples of his brothers, John, the celebrated cartoonist, and Ben, an editor, and that of George Ade, intimate friend of the family, but his excessive modesty held him back, and for a time he did not attempt anything. Finally he wrote "Gaustrark," but underrating



George Barr McCutcheon.

his effort he did not try to find a publisher. His brothers, however, and George Ade, instantly recognized the worth of the manuscript, and having induced the author to submit it for publication they had the satisfaction of bringing out of obscurity one of the literary successes of the year.

The successes of the several stories that followed is common knowledge to every lover of good fiction. "Brewster's Millions" is another of his big winners, and "The Hollow of Her Hand" has also met with wide popularity. Today the name of McCutcheon attached to a story is all that is necessary to assure its quality and secure a reading from those who appreciate and enjoy good fiction.

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the
Signature of *Chas. H. Fletcher*

able for distribution \$3,494,423. This amount was applied as follows: Dividend and bonus, \$1,920,000; war tax on bank note circulation to 31st October, \$160,000, making a total of \$2,080,000, and this left a balance to be carried forward to profit and loss at the beginning of the year of \$1,414,422, compared with \$1,293,952 at the end of the previous fiscal year.

HOTEL MENUES MUST

BE CURTAILED

London, Nov. 23.—Walter Runciman, President of the Board of Trade, addressing a meeting of leading London hotel keepers, demanded an immediate curtailment of menus. He declared there must be an immediate and drastic cutting down and a decrease in the use of imported foods.

"I have just seen," he said, "a specimen of a Christmas menu which is being circulated as an advertisement by a leading London hotel. Such an elaborate programme would be wasteful even in times of peace, and is a little short of scandalous in war times. Such a situation cannot be allowed. All menus must be drastically cut down and there must be one or two fishless and meatless days weekly. There must be an immediate decrease in the use of imported foods. Waste is especially notable in the use of expensive cakes and confectionery.

"If the trade interests will not take the necessary action, the government must force them to do so."

Following the meeting the Savoy hotel announced the cancellation of its special Christmas and New Year's dinners.

TAKE "CASCARETS" IF HEADACHY, BILIOUS, AND CONSTIPATED

Best for the Liver and Bowels, Bad
Breath, Bad Colds, Sour
Stomach.

Get a 10-cent box.

Sick headache, biliousness, coated tongue, head and nose clogged up with a cold—always trace this to torpid liver; delayed, fermenting food in the bowels or sour, gassy stomach.

Poisonous matter clogged in the intestines, instead of being cast out of the system is re-absorbed into the blood. When this poison reaches the delicate brain tissue, it causes congestion and that dull, throbbing, sickening headache.

Cascarets immediately cleanse the stomach, remove the sour, undigested food and foul gases, take the excess bile from the liver and carry out all the constipated waste matter and poisons in the bowels.

A Cascaret tonight will surely straighten you out by morning. They work while you sleep—a ten cent box from your druggist means your head clear, stomach sweet and your liver and bowels regular for months.

BELGIANS MUST PAY HEAVY TOLL TO HUNS

London, Nov. 23.—The German levy on Belgium has been increased from 40,000,000 francs a month to 50,000,000, according to a Reuter's Amsterdam despatch, quoting the Echo Belge.

The despatch says the new order was issued by the Governor General of Belgium and was signed by the Duke of Wurtemberg and General Friedrich Von Kalkenhausen. It states that the levy is to pay the cost of maintenance of the German army of occupation and the German administration of the occupied territory.

"CLIMBERS" NEXT WEEK AT THE OPERA HOUSE

Amateur Performance Under Women's
Volunteer Reserve Auspices.

That intensely gripping comedy-drama of a famous play writer will be presented in the Opera House next week. This play has been one of the best successes in comedy-drama that has been witnessed in large cities.

"The Climbers" is a play that has been undertaken hereto only by professionals and its advent into Fredericton as an amateur production and played by a cast that would win laurels as professionals, gives followers of theatrical entertainments here assurance of a treat on Wednesday night next.

Tickets on sale at Ryan's Drug Store on and after Monday next.

Help the Red Cross.

A man never seems to be half so worried about the temptations he may meet in this life as he is about those he may miss.

Man's chief occupation in this world appears to be making love; woman's trying to find some sort of sentimental benzoate of soda which will keep it after it has been made.

Special Prices

ON WEDNESDAY AND SATURDAY OF EACH WEEK we are giving you SPECIAL PRICES on TRIMMED HATS. Velvet, Plush and Felt Trimmed, in Wings, Ribbons and all the New Effects.

ON THESE DAYS you will find smart UP TO DATE MILLINERY priced from \$2.50 to \$3.75.

MISS MORGAN Queen Street

IMPERIAL FACE CREAM

A Superior Vanishing Skin Cream, for whitening and softening the skin and preventing and healing chapped hands and face. PRICE 25 CENTS.

C. Fred. Chestnut The Quality Drug Store

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Golden Grove YARNS

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We have stock of LIGHT GREY, 2-ply, for socks, and WHITE, 3-ply, for fishermen's mitts.

Spun only from PURE WOOL and ALL WOOL.

ORDER NOW while you think of it.

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is a little better and a little cheaper
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SUITS - - - - from \$18.00 to \$33.00

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daily ration
of
Grape-Nuts**
"There's a Reason"