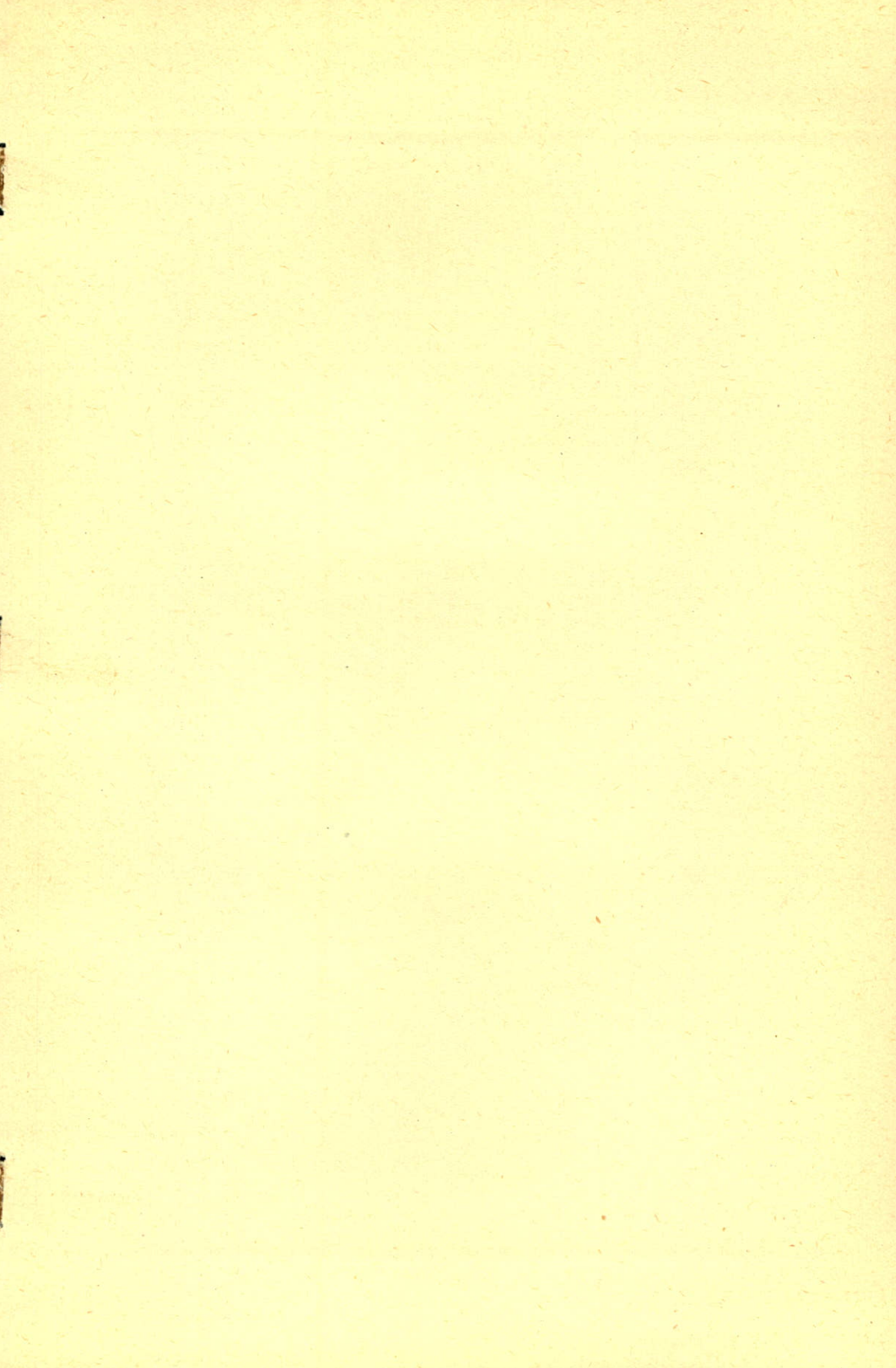


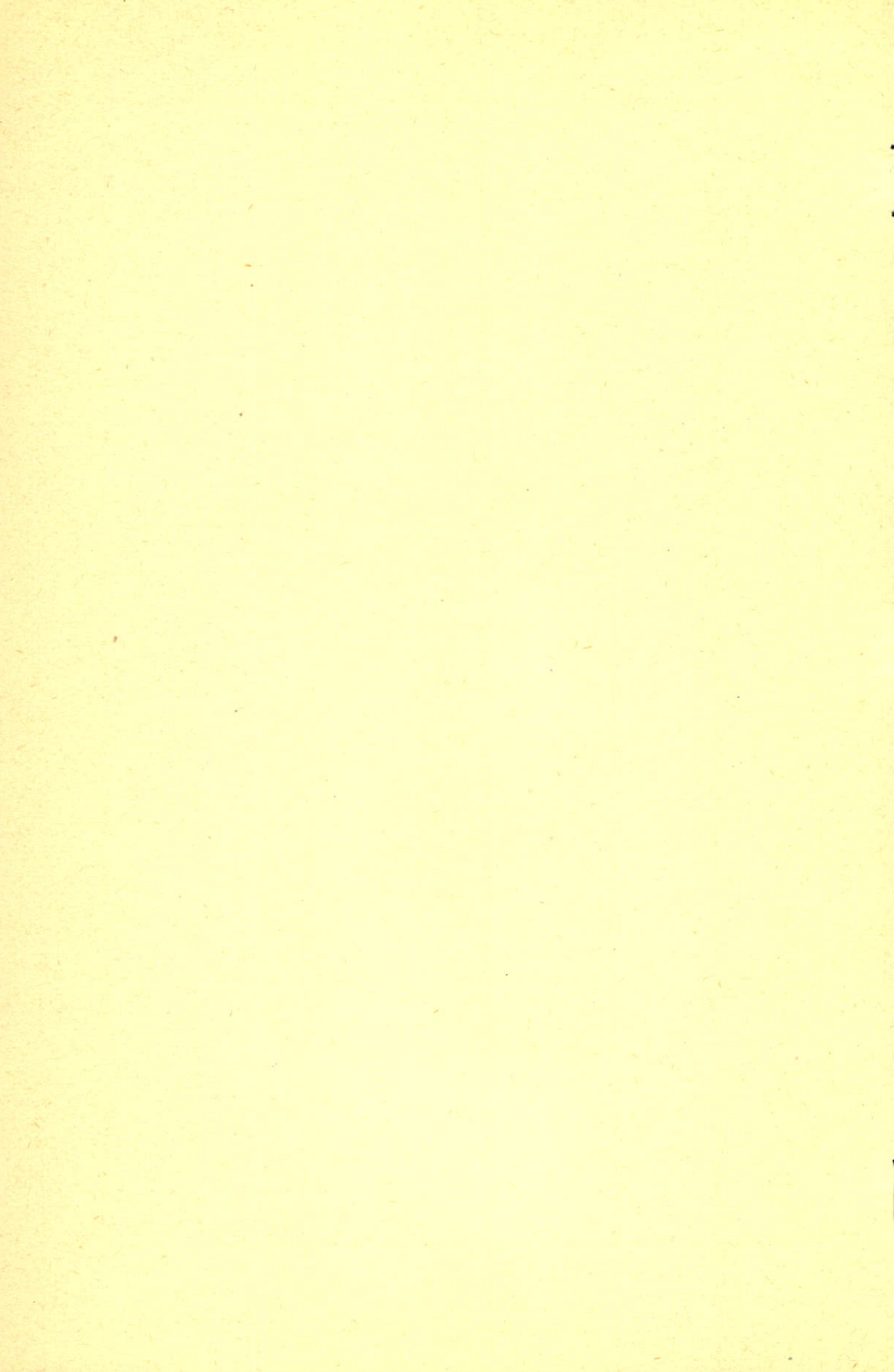
The
Royal Bank
of Canada

FORTY-EIGHTH ANNUAL REPORT



1917





FORTY-EIGHTH
ANNUAL REPORT

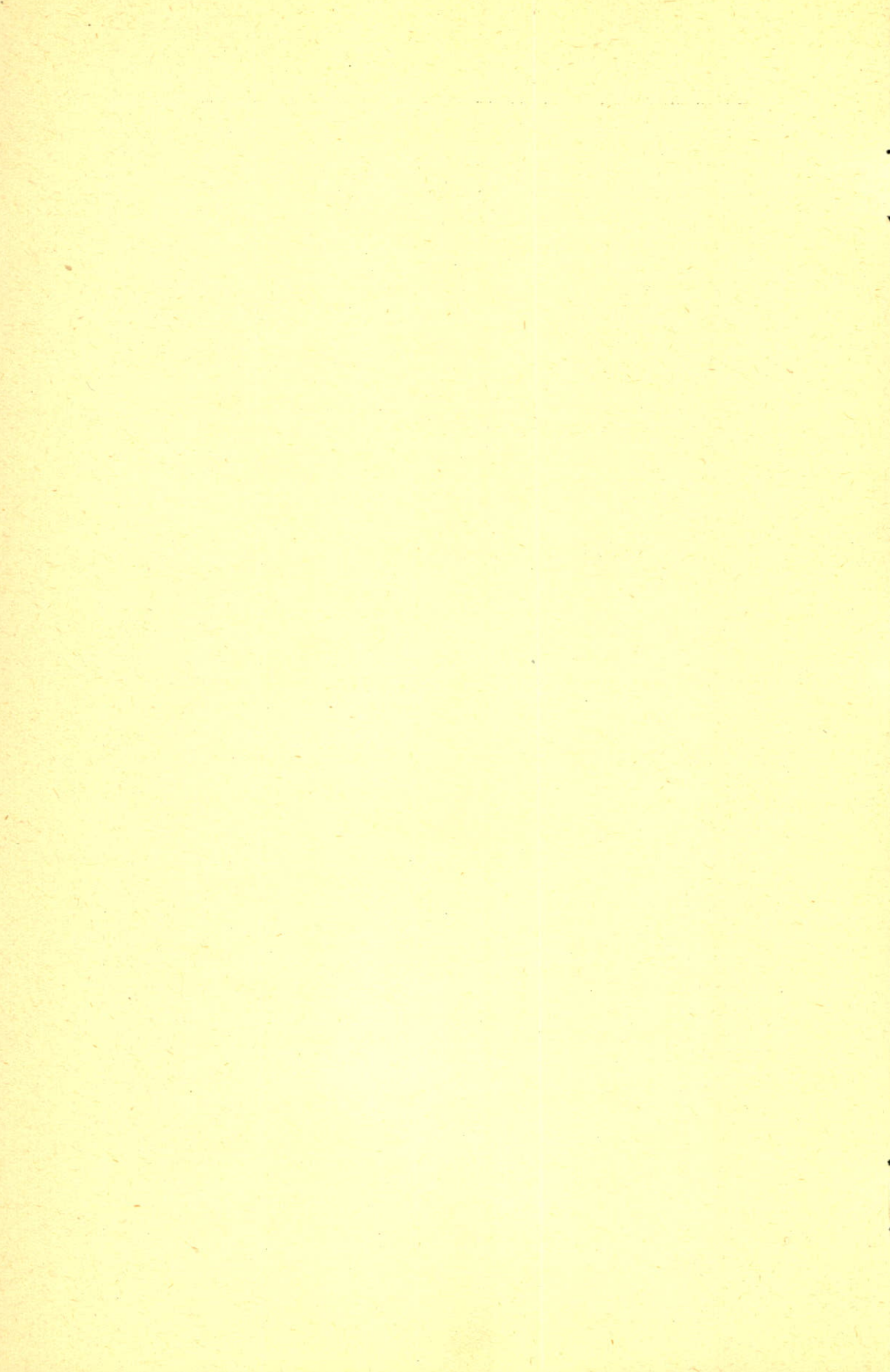


THE
ROYAL BANK
OF CANADA

INCORPORATED 1869
HEAD OFFICE
MONTREAL, QUE.



CAPITAL AUTHORIZED - \$	25,000,000
CAPITAL PAID-UP - -	12,911,700
RESERVE FUND - -	14,000,000
UNDIVIDED PROFITS -	564,264
TOTAL DEPOSITS - -	252,987,382
TOTAL ASSETS - -	335,574,186



DIRECTORS

SIR HERBERT S. HOLT, *President*

E. L. PEASE, Esq., *Vice-President and Managing Director*

E. F. B. JOHNSTON, Esq., K.C., *Second Vice-President*

JAS. REDMOND, Esq. Montreal, Que.	A. J. BROWN, Esq., K.C. Montreal, Que.	G. H. DUGGAN, Esq. Montreal, Que.
G. R. CROWE, Esq. Winnipeg, Man.	W. J. SHEPPARD, Esq. Waubaushene, Ont.	C. C. BLACKADAR, Esq. Halifax, N.S.
D. K. ELLIOTT, Esq. Winnipeg, Man.	C. S. WILCOX, Esq. Hamilton, Ont.	JOHN T. ROSS, Esq. Quebec, Que.
HON. W. H. THORNE, St. John, N.B.	A. E. DYMENT, Esq. Toronto, Ont.	R. MacD. PATERSON, Esq. Montreal, Que.
HUGH PATON, Esq. Montreal, Que.	C. E. NEILL, Esq. Montreal, Que.	G. G. STUART, Esq., K.C. Quebec, Que.
WM. ROBERTSON, Esq. Halifax, N.S.	SIR MORTIMER B. DAVIS Montreal, Que.	



OFFICERS

E. L. PEASE, *Managing Director*

C. E. NEILL, *General Manager*

F. J. SHERMAN, *Assistant General Manager*

M. W. WILSON, *Superintendent of Branches*

N. HILLARY, G. W. MacKIMMIE, S. R. NOBLE, *General Inspectors*

S. D. BOAK, *Secretary*

ONTARIO

STUART STRATHY, *Supervisor* TORONTO, ONT. S. L. CORK, *Inspector*

QUEBEC

B. B. STEVENSON, *Supervisor*
MONTREAL, QUE.

MARITIME PROVINCES

A. D. McRAE, *Supervisor* HALIFAX, N.S. J. D. LEAVITT, *Inspector*

CENTRAL WESTERN PROVINCES

S. G. DOBSON, *Actg. Supervisor*, A. R. HEITER, J. W. CAMERON, *Inspectors*
WINNIPEG, MAN.

H. S. MURRAY, *Inspector* SASKATOON, SASK. C. C. MacRAE, *Inspector*
CALGARY, ALTA.

BRITISH COLUMBIA

C. W. FRAZEE, *Supervisor* VANCOUVER, B.C. H. F. MONTGOMERY, *Inspector*

WEST INDIES, ETC.

General Southern Business—J. R. BRUCE, *Supervisor*
NEW YORK, N.Y.

CUBA

F. J. BEATTY, *Supervisor*
HAVANA

PORTO RICO AND VENEZUELA

W. A. MCKINLAY, *Supervisor*
SAN JUAN, P.R.

THE ROYAL BANK OF CANADA

BRANCHES

ONTARIO

APPIN.....	I. N. Tompkins.. <i>Manager</i>	OSHAWA.....	H. C. Lander... <i>Manager</i>
ARTHUR.....	W. Pinder.....	OTTAWA.....	C. A. Gray.....
AYLMER.....	J. W. Banfield..	BANK ST.....	Geo. Brownlee..
AYTON.....	C. S. Campbell, <i>Act'g</i>	MARKET BRANCH	J. B. Prendergast..
BEECON.....	F. C. Lorway.....	OTTERVILLE.....	A. M. Bryson.....
BLIND RIVER..	W. L. Simpson..	OWEN SOUND.....	E. A. Batcheller..
BOWMANVILLE	F. I. Mitchell..	PAISLEY.....	Thos. Muir.....
BRANTFORD.....	P. D. Knowles..	PEMBROKE.....	R. L. McCormick..
BRIDGEBURG.....	J. R. Steele.....	PETERBOROUGH..	V. Eastwood.....
BROWNSVILLE	T. E. Gage.....	PORT ARTHUR.....	J. A. Macarthur, <i>Act'g</i>
BRUCE MINES.....	W. F. Clark.....	PORT HOPE.....	W. H. Roper.....
BURK'S FALLS.....	A. J. Linton.....	PORT MCNICOLL..	L. T. Brandon.....
BURLINGTON.....	L. H. Hillary.....	PRESCOTT.....	T. H. Pringle.....
CARGILL.....	R. A. Fowle.....	RIDGETOWN.....	A. Pow.....
CHAPLEAU.....	H. B. Pelton.....	RIPLEY.....	W. O. Jackson.....
CHIPPAWA.....	L. E. Torey.....	ROCKWOOD.....	W. J. White.....
CLIFFORD.....	A. S. Winlow.....	RODNEY.....	W. E. Hanley.....
CLINTON.....	R. E. Manning..	ST. CATHARINES..	D. Muir.....
COLLINGWOOD.....	A. Welch.....	ST. MARY'S.....	J. Pool.....
CORNWALL.....	F. B. Brownridge.	ST. THOMAS.....	J. A. Elliott.....
DRAYTON.....	J. I. Davis.....	SARNIA.....	W. G. Turnbull..
DRYDEN.....	F. T. E. Robertson	SAULT STE. MARIE..	A. G. Knowles.....
DUNDAS.....	S. Hughes.....	SCHOMBERG.....	H. C. Bowerman..
DURHAM.....	H. G. Mistele.....	SOUTH RIVER.....	R. E. Culbert.....
DUTTON.....	G. N. Giddy.....	SPENCERVILLE.....	J. B. Jarrell.....
ELMIRA.....	A. E. Herman.....	SPRINGFIELD.....	Geo. Stewart.....
ELMWOOD.....	A. V. Kellum, <i>Act'g</i>	STEELTON.....	J. D. Tipton.....
ELORA.....	N. D. Hall.....	STONE CREEK.....	C. D. Wells.....
EMBRO.....	H. C. Chapin.....	STRATFORD.....	S. B. Martin.....
EMBRUN.....	J. A. Lacombe..	STRATHROY.....	F. P. Hughes.....
FERGUS.....	R. F. Aitchison..	STURGEON FALLS..	L. J. Gilleland..
FORT WILLIAM..	H. B. Wilson.....	SUDBURY.....	C. W. Morris.....
GALT.....	Wm. Phillip.....	THAMESFORD.....	R. F. Montgomery
GLENCOE.....	E. M. Doull.....	THOROLD.....	Geo. H. Shaw.....
GRAND VALLEY..	W. O'C. Ahern..	TILLSONBURG.....	C. E. Parlow.....
GUELPH.....	R. L. Torrance..	TORONTO.....	(D. C. Rea.....
HAILEYBURY.....	A. G. Kirkpatrick.	AVENUE ROAD.....	(E. B. McInerney, <i>Asst.</i>
HAMILTON.....	F. W. Bain.....	BLOOR & DOVER-	V. U. Heming.....
EAST END.....	J. A. Laird.....	COURT.....	E. S. Crocker.....
JOHN ST.....	V. A. Burke.....	CHURCH ST.....	W. F. Brock.....
MARKET BRANCH	A. R. Lancefield..	COLLEGE & BATH-	
HANOVER.....	M. J. Muter.....	URST.....	C. J. Sloan.....
HARRISTON.....	Geo. Murison.....	DANFORTH AVE..	R. O. Darling.....
INGERSOLL.....	A. T. Lowe.....	GERRARD & JONES	G. W. Roberts... & GERRARD &
KENORA.....	H. E. Armstrong.	LOGAN.....	F. E. London.....
KINCARDINE.....	R. W. Green.....	KING & SPADINA	K. D. Simpson.....
KINGSTON.....	E. E. Newman..	QUEEN & BROAD-	
LAKEFIELD.....	D. H. Morison..	VIEW.....	G. M. Baines.....
LAMBETH.....	R. F. Grant.....	UNION STOCK	
LEAMINGTON.....	E. M. Sharpe..	YARDS.....	J. P. Denny.....
LION'S HEAD.....	E. Paterson.....	YONGE & BLOOR.	P. Sherris.....
LONDON.....	R. H. Harvey.....	YONGE & CARL-	
LONDON EAST.....	W. D. Beamer.....	TON.....	R. B. Caldwell..
LYNDEN.....	F. W. Simpson..	YONGE & RICH-	
MASSEY.....	W. G. Stephenson.	MOND.....	P. A. Vale.....
MOREWOOD.....	W. B. Sloan.....	TOTTENHAM.....	H. M. Doull.....
MOUNT FOREST..	T. G. Haslam.....	TWEED.....	J. A. Rowland..
NEWCASTLE.....	H. G. Simpson..	VARS.....	E. G. Bethel.....
NIAGARA FALLS..	C. E. Brien.....	WARDSVILLE.....	G. A. Love.....
NIAGARA FALLS		WATERDOWN.....	W. E. Soule.....
CENTRE.....	C. A. R. Warren..	WEBBWOOD.....	J. E. Neill.....
NORTH BAY.....	J. H. Cummings..	WELLAND.....	H. B. Macgowan
NORWICH.....	J. R. McLachlin..	WEST FORT	
ORILLIA.....	Geo. Rapley.....	WILLIAM.....	H. E. Girvan.....
		WINDSOR.....	Geo. Mair.....
		WINONA.....	C. D. Wells.....
		WOODSTOCK.....	C. H. McDunnough

THE ROYAL BANK OF CANADA

NOVA SCOTIA—Continued

BRIDGEWATER.....	H. L. Bentley....	<i>Manager</i>	MIDDLETON.....	J. H. McDaniel..	<i>Manager</i>
CLARKE'S HARBOR..	W. G. Kenney....	"	MULGRAVE.....	A. D. Macleod, <i>Act'g</i>	"
DARTMOUTH.....	C. E. H. Harris..	"	NEW GERMANY...	G. K. Hammett..	"
DIGBY.....	E. R. Mowbray..	"	NEW GLASGOW...	C. E. McLaggan..	"
GLACE BAY.....	R. J. M. Cullen..	"	NEW WATERFORD..	W. D. McMullin..	"
GUYSBORO.....	L. H. Potter.....	"	NORTH SYDNEY...	H. W. Jubien....	"
HALIFAX.....	F. St. C. Harris..	"	PARRSBORO.....	H. E. Mosher....	"
BUCKINGHAM ST.	R. V. Dimock....	"	PICTOU.....	P. A. Curry.....	"
NORTH END.....	F. T. Palfrey....	"	PORT HAWKESBURY	J. A. McIsaac....	"
SOUTH END.....	G. E. Mahon....	"	ST. PETER'S.....	W. L. Wright....	"
INVERNESS.....	R. H. Ellis.....	"	SHERBROOKE...	G. L. Capstick..	"
KENTVILLE.....	A. A. Thomson..	"	SHUBENACADIE...	W. D. Bowers....	"
LA HAVE.....	C. G. Leavitt....	"	SPRINGHILL.....	R. W. Wright....	"
LAWRENCETOWN..	F. G. S. Palfrey..	"	STEWIACKE.....	T. R. Hanington..	"
LIVERPOOL.....	E. B. McDaniel..	"	SYDNEY.....	P. G. Hall.....	"
LOCKEPORT.....	C. K. Hogg.....	"	SYDNEY MINES...	R. L. McLean....	"
LONDONDERRY...	A. F. Macdonald..	"	TRURO.....	{M. Dickie.....	"
LOUISBURG.....	J. K. McKenzie..	"		{H. J. Armstrong, <i>Asst.</i>	"
LUNenburg.....	R. S. Currie....	"	WEYMOUTH.....	D. C. Davidson..	"
MABOU.....	H. M. McCallum, <i>Sub</i>	"	WHITNEY PIER...	P. L. Fash.....	"
MAITLAND (HANTS Co.)	T. A. Fraser....	"	WINDSOR.....	R. C. Wright....	"
METEGHAN RIVER..	W. M. Campbell, <i>Act'g</i>	"	WOLFVILLE...	R. Creighton....	"
MIDDLE MUSQUODO-		"	YARMOUTH.....	F. Shute.....	"
BOIT.....	R. C. Fraser....	"			

PRINCE EDWARD ISLAND

CHARLOTTETOWN..	A. W. Hyndman..	<i>Manager</i>	TIGNISH.....	J. J. Morris....	<i>Manager</i>
HUNTER RIVER...	R. H. Pethick....	"	TYNE VALLEY...	E. S. Reid.....	<i>Sub.</i>
SUMMERSIDE.....	R. B. Richardson.	"			

ALBERTA

BEISEKER.....	D. A. Thomson..	<i>Manager</i>	HALKIRK.....	O. F. Springer...	<i>Manager</i>
BIG VALLEY.....	A. E. Morrison..	"	HOLDEN.....	G. E. McVittie..	"
CALGARY.....	{J. A. Walker....	"	LACOMBE.....	E. C. Chapman..	"
	{H. G. Lyons, <i>Asst.</i>	"	LETHBRIDGE...	W. A. Parker....	"
3RD ST. WEST...	A. H. Kelly....	"	MAGRATH.....	J. K. Atkinson..	"
CAMROSE.....	R. R. Gilbert....	"	MEDICINE HAT...	R. H. Frazee....	"
CARDSTON.....	R. S. Macdonald..	"	MORINVILLE...	D. A. McMillan..	"
CASTOR.....	R. J. Gregson....	"	MUNSON.....	H. W. Hutchings..	"
CRAIGMYLE.....	N. D. Livingstone	"	PEACE RIVER...	J. D. Hamilton..	"
DIDSBURY.....	J. W. Doran....	"	REDCLIFF.....	H. W. Harper....	"
EDMONTON.....	J. F. McMillan..	"	RYLEY.....	D. A. McNeill, <i>Act'g</i>	"
EDMONTON SOUTH.	E. G. Sampson..	"	STETTLER.....	F. M. Hughes....	"
ERSKINE.....	T. W. Boyer....	"	TABER.....	G. Dickson....	"
GADSBY.....	D. Hutcheson..	"	VERMILION.....	H. R. Calvert....	"
GLEICHEN.....	F. N. Lett.....	"			

MANITOBA

BRANDON.....	J. H. Fraser....	<i>Manager</i>	WINNIPEG.....	{C. F. Pentland... <i>Manager</i>	
PLUMAS.....	E. C. Wilson....	"		{S. S. Hamilton, <i>Asst.</i>	"
			WINNIPEG, GRAIN EXCHANGE...	R. G. Baird, <i>Manager</i>	

SASKATCHEWAN

ARDATH.....	S. D. Bole.....	<i>Manager</i>	MOOSE JAW.....	H. P. Wilson....	<i>Manager</i>
AYLESBURY.....	G. G. Sinclair..	"	NEVILLE.....	H. W. Henderson.	"
BETHUNE.....	E. R. Thorburne.	"	NORTH		
CHAMBERLAIN...	V. E. Appel, <i>Act'g</i>	"	BATTLEFORD...	E. Bradish.....	"
CONQUEST.....	W. F. Mallory..	"	PRINCE ALBERT..	F. Taylor.....	"
CRAIK.....	G. R. Patmore..	"	REGINA.....	A. B. Netherby..	"
DAVIDSON.....	J. H. Hunter....	"	NORTH END.....	V. R. F. Macdonald	"
DELISLE.....	Jas. F. McMillan.	"	ROSETOWN.....	W. J. O'Callaghan	"
DENZIL.....	R. G. Haddow....	"	SASKATOON.....	F. G. Depew....	"
DODSLAND.....	I. A. Joudrey....	"	NUTANA.....	W. R. MacKay....	"
DYSART.....	J. H. Allen....	"	SCOTT.....	K. V. Bethel....	"
ELROSE.....	R. M. Watson....	"	SOVEREIGN.....	W. J. Laurie....	"
FORGET.....	J. O. A. Letourneau	"	STRASSBURG...	J. M. Alexander..	"
GOVAN.....	H. H. Ingram....	"	SWANSON.....	M. V. Burns....	"
HERSCHEL.....	L. Caldecott....	"	SWIFT CURRENT.	S. J. Macleod....	"
LIPTON.....	C. F. McNicholl..	"	UNITY.....	C. W. McCallum..	"
LUMSDEN.....	H. H. Tate.....	"	WEYBURN.....	J. E. Heaslett..	"
MARKINCH.....	L. M. Watson....	"	YOUNG.....	A. E. Sharp.....	"
MILDEN.....	L. A. Carley....	"	ZEALANDIA.....	C. K. Ervin.....	"

THE ROYAL BANK OF CANADA

CENTRAL AND SOUTH AMERICA

BRITISH GUIANA

GEORGETOWN . . . { John B. Laing . . . *Manager*
 { T. H. Dalgliesh, *Asst.* " "
NEW AMSTERDAM . . . C. H. Bagot . . . " "
ROSE HALL
(Corentyne) N. G. Hohenkerk . . . " "

BRITISH HONDURAS

BELIZE C. R. Beattie . . . *Manager*

COSTA RICA

SAN JOSÉ F. Y. Checkley . . . *Manager*

VENEZUELA

CARACAS { H. Watson } *Joint*
 { Wm. Burns } *Mgrs.*
CIUDAD BOLIVAR . . . H. P. Ulrich *Manager*
MARACAIBO Guy Cameron . . . " "
PUERTO CABELLO . . . A. D. Macgillivray . . . " "

SPAIN

BARCELONA (Plaza de Cataluña 6) T. F. Dever, *Manager*

UNITED STATES

NEW YORK (Cor. William and Cedar Sts.) . . { F. T. Walker
 { C. E. Mackenzie } *Agents*
 { R. L. Ellis

GREAT BRITAIN

LONDON (Princes St., E.C.) { T. R. Whitley . . . *Manager*
 { J. Mackie . . . *Joint* " "

FORTY-NINTH ANNUAL GENERAL MEETING OF SHAREHOLDERS

THURSDAY, 10TH JANUARY, 1918.

The Forty-Ninth Annual General Meeting of the Shareholders of the Royal Bank of Canada was held, pursuant to notice, at the Head Office of the Bank in Montreal, on Thursday, 10th January, 1918, at 11 o'clock a.m.

The Chair was taken by the President, Sir Herbert S. Holt, and Mr. S. D. Boak acted as Secretary of the meeting.

Messrs. A. Haig Sims and Alex. Paterson acted as Scrutineers.

The minutes of the last Annual General Meeting were confirmed and the Annual Statement was taken as read.

The General Manager, Mr. C. E. Neill, read the Directors' Report as follows:

DIRECTORS' REPORT

The Directors have pleasure in submitting to the shareholders the Forty-Eighth Annual Report for the year ending November 30, 1917, accompanied by the Statement of Assets and Liabilities.

PROFIT AND LOSS ACCOUNT

Balance of Profit and Loss Account, November 30, 1916.....	\$ 852,346.28	
Profits for the Year, after deducting Charges of Management and all other Expenses, Accrued Interest on De- posits, full provision for all Bad and Doubtful Debts and Rebate of Inter- est on Unmatured Bills.....	2,327,979.51	
	<hr/>	\$3,180,325.79
Appropriated as follows:—		
Dividends Nos. 118, 119, 120 and 121, at 12 per cent per annum.....	\$1,549,404.00	
Transferred to Officers' Pension Fund	100,000.00	
Written Off Bank Premises Account.	250,000.00	
War Tax on Bank Note Circulation..	128,357.26	
Contribution to Patriotic Fund.....	60,000.00	
Transferred to Reserve Fund.....	528,300.00	
Balance of Profit and Loss carried forward.....	564,264.53	
	<hr/>	\$3,180,325.79

BALANCE SHEET, 30th NOVEMBER, 1917

ASSETS

Current Coin.....	\$ 16,079,830.91
Dominion Notes.....	18,284,444.75
Deposit in the Central Gold Reserves.....	16,000,000.00
Deposit with the Minister for the purposes of the Circulation Fund.....	645,585.00
Notes of other Banks.....	5,308,203.91
Cheques on other Banks.....	15,283,364.45
Balances due by other Banks in Canada.....	229,868.41
Balances due by Banks and Banking Correspond- ents elsewhere than in Canada.....	10,704,338.84
Dominion and Provincial Government Securities, not exceeding market value.....	22,322,197.31
Canadian Municipal Securities and British, Foreign and Colonial Public Securities other than Cana- dian, not exceeding market value.....	21,586,545.77
Railway and other Bonds, Debentures and Stocks, not exceeding market value.....	12,777,503.85
Call Loans in Canada, on Bonds, Debentures and Stocks.....	12,040,687.27
Call and Short (not exceeding thirty days) Loans elsewhere than in Canada.....	14,574,136.32
	<hr/>
	\$165,836,706.79
Other Current Loans and Discounts in Canada (less rebate of interest).....	102,358,027.10
Other Current Loans and Discounts elsewhere than in Canada (less rebate of interest).....	53,764,037.92
Overdue Debts (estimated loss provided for).....	490,064.82
Real Estate other than Bank Premises.....	1,114,552.61
Bank Premises, at not more than cost, less amounts written off.....	6,371,329.36
Liabilities of Customers under Letters of Credit, as per contra.....	5,510,310.96
Other Assets not included in the foregoing.....	129,156.96
	<hr/>
	<u>\$335,574,186.52</u>

F O R T Y - E I G H T H A N N U A L R E P O R T

BALANCE SHEET, 30th NOVEMBER, 1917

LIABILITIES

TO THE PUBLIC:—

Deposits not bearing interest.....	\$ 70,498,667.26
Deposits bearing interest, including interest accrued to date of Statement.....	182,488,715.55

TOTAL DEPOSITS.....	\$252,987,382.81
Notes of the Bank in Circulation.....	28,159,351.49
Balance due to Dominion Government.....	14,582,659.38
Balances due to other Banks in Canada.....	364,787.53
Balances due to Banks and Banking Correspondents in the United Kingdom and foreign countries....	5,801,808.96
Bills Payable.....	297,494.63
Acceptances under Letters of Credit.....	5,510,310.96
	<u>\$307,703,795.76</u>

TO THE SHAREHOLDERS:

Capital Stock Paid in.....	\$ 12,911,700.00
Reserve Fund.....	14,000,000.00
Balance of Profits carried forward.....	564,264.53
Dividend No. 121 (at 12% per annum), payable Dec. 1st, 1917.....	387,351.00
Dividends Unclaimed.....	7,075.23
	<u>\$335,574,186.52</u>

H. S. HOLT,
President.

EDSON L. PEASE,
Managing Director

C. E. NEILL,
General Manager

AUDITORS' CERTIFICATE

WE REPORT TO THE SHAREHOLDERS OF THE ROYAL BANK OF CANADA:

That in our opinion the transactions of the Bank which have come under our notice have been within the powers of the Bank.

That we have checked the cash and verified the securities of the Bank at the Chief Office at 30th November, 1917, as well as at another time, as required by Section 56 of the Bank Act, and that we found they agreed with the entries in the books in regard thereto. We also during the year checked the cash and verified the securities at the principal Branches.

That the above Balance Sheet has been compared by us with the books at the Chief Office and with the certified returns from the Branches, and in our opinion is properly drawn up so as to exhibit a true and correct view of the state of the Bank's affairs according to the best of our information and the explanations given to us and as shown by the books of the Bank.

That we have obtained all the information and explanations required by us.

JAMES MARWICK, C.A. } AUDITORS.
S. ROGER MITCHELL, C.A. }
of Marwick, Mitchell, Peat & Co.

MONTREAL, Canada,
18th December, 1917.

T H E R O Y A L B A N K O F C A N A D A

The assets of the Bank have recently been subjected to the usual careful revaluation.

Branches have been opened during the year as follows: In QUEBEC—Montreal, Bonaventure; Montreal, Sherbrooke and Draper; in SASKATCHEWAN—Chamberlain, Doddsland, Swanson, Unity; in NOVA SCOTIA—Clarke's Harbour, La Have, Middle Musquodoboit, New Germany; in NEWFOUNDLAND—Marystown; in CUBA—Moron, Florida; in VENEZUELA—Ciudad Bolivar, Maracaibo, Puerto Cabello; in the DOMINICAN REPUBLIC—Puerto Plata; in the BRITISH WEST INDIES—Charlestown, Nevis; Plymouth, Montserrat; Scarborough, Tobago; Speightstown, Barbados.

The following branches were closed:—in QUEBEC—Montreal, St. Viateur Street, St. Jean Chrysostome; in BRITISH COLUMBIA—Vancouver, Broadway East; also the sub-branch at Bulyea, Sask.

The sub-branches at Aylesbury and Dysart, Sask., were made regular branches.

The Head Office and all the branches of the Bank have been inspected as usual during the year.

Your Directors desire to express their appreciation of the efficient manner in which the officers of the Bank continue to perform their respective duties, and their regret at the retirement of Mr. W. B. Torrance, the late Superintendent of Branches and Chief Inspector, after thirty years of service in this Bank.

All of which is respectfully submitted.

H. S. HOLT, President.

E. L. PEASE, Vice-President.

The adoption of the report was moved by Sir Herbert Holt, President, and seconded by Mr. E. L. Pease, Vice-President and Managing Director, both of whom addressed the meeting.

Mr. C. E. Neill, General Manager, also spoke.

The report was unanimously adopted.

It was moved by Mr. A. J. Brown, K.C., seconded by Sir Mortimer Davis, and resolved that the Directors be authorized to contribute

FORTY-EIGHTH ANNUAL REPORT

to the Officers' Pension Fund out of the earned profits of the bank a sum not exceeding \$100,000 per annum for a period of five years.

It was moved by Mr. C. R. Hosmer, seconded by Mr. Alfred Piddington, and resolved that Mr. J. Marwick, Mr. S. R. Mitchell and Mr. John W. Ross be appointed auditors for the ensuing year under Section 56, Sub-Section 6, of the Bank Act, and that their remuneration be not more than \$15,000.

The usual votes of thanks were passed.

The balloting for Directors for the ensuing year resulted in the election of the following:

SIR HERBERT S. HOLT, K.B.	W. J. SHEPPARD
E. L. PEASE	C. S. WILCOX
E. F. B. JOHNSTON, K.C.	A. E. DYMENT
JAS. REDMOND	C. E. NEILL
G. R. CROWE	SIR MORTIMER B. DAVIS, K.B.
D. K. ELLIOTT	G. H. DUGGAN
HON. W. H. THORNE	C. C. BLACKADAR
HUGH PATON	J. T. ROSS
WM. ROBERTSON	R. MACD. PATERSON
A. J. BROWN, K.C.	G. G. STUART, K.C.

At a subsequent meeting of the Board of Directors, Sir Herbert Holt was unanimously re-elected President, Mr. E. L. Pease, Vice-President and Managing Director, and Mr. E. F. B. Johnston, K.C., Second Vice-President, for the ensuing year.

PRINCIPAL FOREIGN CORRESPONDENTS

GREAT BRITAIN	Bank of England. London County and Westminster Bank, Ltd. Bank of Scotland. London City and Midland Bank, Ltd.
UNITED STATES	NEW YORK —Chase National Bank. “ “ First National Bank. “ “ National Bank of Commerce. “ “ National City Bank. “ “ Merchants National Bank. “ “ Irving National Bank. BOSTON —National Shawmut Bank. “ First National Bank. PHILADELPHIA —Philadelphia National Bank. BUFFALO —Manufacturers and Traders National Bank. DETROIT —Peoples State Bank. CHICAGO —Continental and Commercial National Bank. MINNEAPOLIS —First and Security National Bank. ST. PAUL —First National Bank. SAN FRANCISCO —First National Bank. PORTLAND, ORE. —First National Bank. SEATTLE —National Bank of Commerce. SPOKANE —Old National Bank. NEW ORLEANS —Canal Bank and Trust Co.
M E X I C O	Compania Bancaria de Paris y Mexico.
SOUTH AMERICA	London and Brazilian Bank, Ltd.
F R A N C E	Comptoir National d'Escompte de Paris. Crédit Lyonnais. Société Générale. London County and Westminster Bank (Paris) Ltd. Banque Française pour le Commerce et l'Industrie. Banque Russe pour le Commerce Etranger.
H O L L A N D	Amsterdamsche Bank. Incasso Bank.
I T A L Y	Credito Italiano.
N O R W A Y	Andresens Bank.
S P A I N	Garcia-Calamarte & Co. Crédit Lyonnais.
SWITZERLAND	Crédit Suisse. Swiss Bank Corporation.
CHINA and JAPAN	Hong Kong and Shanghai Banking Corporation.
A U S T R A L A S I A	Bank of New South Wales.
SOUTH AFRICA	National Bank of South Africa, Ltd.

ROLL OF HONOUR

MEMBERS OF THE STAFF

ENLISTED FOR

OVERSEAS SERVICE

UP TO

DECEMBER 31, 1917



MEMBERS OF THE STAFF OF
THE
ROYAL BANK OF CANADA

**Killed in Action
or Died of Wounds**

WALTER GEORGE ADDISON	ANDREW THOMAS DOW
JOHN D'AUVERGNE HARRIS	JOHN RUTHERFORD DUFF
ARUNDELL	WILLIAM ARTHUR PEEL DURIE
CHARLES STUART-BAILEY	JOHN FRANCIS EDENS
KENNEDY GIDEON FRANCIS	FRED FLETCHER ELLIOTT
BALDWIN	HERBERT FORBES
HERBERT DALLING BARLEE	DONALD DRUMMOND FRASER
WILLIAM THORNTON	EDWARD JAMES FRIGHT
BEBBINGTON	WILLIAM GILLIES
ERROL STEWART BELL	JOHN GLASS
ALFRED FITZ HARDINGE MURRAY	WILLIAM GARDNER GOLDSWORTH
BERKELEY	THOMAS GOODSIR
GEORGE MORTON BIRD	KENNETH MARSHALL GRANT
HARRY GODWIN DECIMUS BIRD	DAVID CLARK GRIEVE
JAMES SOMERVILLE BLACK	LESLIE ALVIN GUTTERIDGE
WILLIAM BLACK	JOHN HORNE HAMILTON
FREDERICK GEORGE BOLTON	WILLIAM ROBERTSON HAMILTON
DAVID CAMPBELL BRADSHAW	HAROLD McDUGALL HANNAH
STANLEY VICTOR BRITTAN	GORDON THOMAS HASZARD
DONALD ARCHIBALD BROWN	ARTHUR WELLESLEY HATFIELD
HAROLD BROWN	CHARLES HAMILTON HOBKIRK
WILFRED AUSTIN TORRANCE	JOHN HODKINSON
BRYCE	JAMES SWIRLES HOOD
THOMAS CARGILL	WILFRED LAURIER HUNTER
THOMAS JOHNSTON CARSON	ARTHUR ANDREW HYNES
JOHN WALTER CHISHOLM	FRANK LAWRENCE JOHNSON
THOMAS PEARSON COPP	MARK St. CLAIR JOHNSTON
JOHN JOSEPH DELANEY	HENRY WILLIAM JONES
PAUL JEAN DESTRUBE	

MEMBERS OF THE STAFF OF
THE
ROYAL BANK OF CANADA

Killed in Action, etc.

Continued

JOHN HEMPENSTALL KEARNEY	ALLAN PHILLIPS
JOHN JOSHUA WALLACE KING	JAMES MONILAWS RICHARDSON
CHARLES FREDERICK KIRKMAN	JAMES HENRY RICHES
JAMES GORDON LAURIE	NORMAN HORACE PEMBERTON
ALFRED JOHNSON LEEMING	SALUSBURY
ROBERT WINFIELD LISTER	THOMAS PITCAIRN SHEARER
ERNEST VICTOR LONEY	LAURENCE SHUSTER SHERMAN
ARTHUR GORDON MACKAY	JOHN THOMSON SMITH
CYRIL FREDERIC MANN	RALPH HENNIKER SMITH
JOSEPH STANLEY MCCOY	TRENHOLME VASEY GOLDWIN
WILLIAM PATRICK MCGIBBON	SMITH
JOHN MCWILLIAM	RALPH ERSKINE SPENCE
ARTHUR MITCHELL	JAMES HENDRY STEELE
DOUGLAS NORMAN MOIR	CHARLES DISNEY PENDER STEIN
CYRIL GEORGE ETRICK MOORE	ROY ELSWORTH TOWER
JAMES MACLAREN MORTON	DAVID MACKEGGIE TUACH
DUNCAN MACNICOLL MUIR	GEORGE ARCHER TURNBULL
BYRON MURRAY	HALIBURTON WALLACE
ALFRED LLOYD NORMAN	REGINALD BAYLY WHITE
RALPH PELLUET	GEORGE THOMAS WILSON
ARTHUR WALKER PETERS	CECIL GEORGE WYATT

Died in Hospital

DONALD MACPHAIL MACCALLUM JOHN MURRAY SKEAFF
ESDON MELVILLE WOLFE

THE ROYAL BANK OF CANADA

**M E M B E R S O F T H E S T A F F
O N A C T I V E S E R V I C E**

NAME	RANK	UNIT	REMARKS
ABBAY, ROBERT.....	Trooper....	4th C.M.R.	Prisoner of war in Germany.
ACKERMAN, W. W. D....	Private....	Div. Amm. Column	
ACKLAND, W. A.....	Sergeant....	143rd Battn.	
ACTON, Henry.....	Lieutenant..	10th South Stafford shire Regt.	
ADAMS, L. R.....	Private....	3rd Can. Reserve Battn.	
ADAMS, P. H.....	Private....	147th Battn.	
✠ADDISON, W. G.....	Corporal ..	3rd Div. Amm. Column.....	Died of pleuro-pneumonia at Clearing Station in France, Feb., 1917.
AITCHISON, DANIEL....	Private....	Wiltshire Regt.	
AITKEN, J. M.....	Captain....	208th Battn.	
AITKEN, W. S.....	Gunner.....	8th Army Brigade, C.F.A.	
ALEXANDER, G. A.....		61st Battn.	
ALLAN, E. I. R.....	Private....	R. C. H. A.	
ALLEN, C. S.....	Gunner.....	22nd Howitzer Battery, C.F.A.	
ALLMAN, A. C.....	Sergeant....	159th Battn.	
ALLMAN, E. J.....	Air Me- chanic....	R.F.C.	
ALMOND, A. E.....	Private....	54th Battn.	
ANDERSON, A. D.....	Private....	London Scottish (14th London Terr.)	
ANDERSON, MURRAY....	Gunner.....	23rd C.F.A.	
ANDERSON, J. T.....	Trooper....	34th Fort Garry Horse.	
ANDERSON, Robt.....	Private....	43rd Battn.	
ANDREWES, F. L.....	Private....	24th Draft, Can. Ry. Troops.	
ANDREWS, L. R.....	2nd Lieu- tenant...	5th Cont., B.W.I. Regt.	
ANNAND, C. D.....	Private....	85th Battn.	
ANTHONY, L. F.....	Private....	25th Battn.	
ARMBRISTER, CYRIL.... (Military Medal)	Lieutenant..	54th Battn.....	Awarded the Military Medal for distinguished conduct at the Somme.

FORTY-EIGHTH ANNUAL REPORT

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
ARMSTRONG, F. C.....	Lance Corporal	23rd Reserve Battn.	
ARSENEAU, G. C.....	Drummer...	187th Battn.	
✠ARUNDELL, J. d'A. H.	Sergeant....	14th Battn.....	Killed in action at Langemarck, April, 1915.
ATKIN, I. C. R.....	Lieutenant..	131st Battn.....	Reported to have been gazetted for the Military Cross.
ATKINSON, C. H.....	Lance Ser- geant....	40th Battn.	
ATKINSON, T. H.....	Lieutenant..	13th Battn.	
AUCOIN, J. D.....	Private....	3rd Nova Scotia Forestry Battn.	
AULDJO, J. W.....	Private....	60th Battn.	
AUSTEN, G. A.....	2nd Lieu- tenant....	9th Devonshire Regt.	
BAGOT, A. G.....	Rifleman ...	6th Battn., London Regiment.	
✠BAILEY, C. S.....	Lieutenant..	44th Battn.....	Died of wounds.
BAILEY, S. McA.....	Gunner....	9th Can. Siege Battery.	
BAINES, THOMAS			
BAIRD, JAMES.....	Lance Cor- poral....	60th Battn.	
BAIRD, J. D.....	Corporal ...	5th Pioneer Battn.	
BAKER, A. D.....	Signaller....	Howitzer Battery, 8th Brigade, C.F.A.	
BAKER, C. E.....	Sergeant....	216th Battn.	
✠BALDWIN, K. G. F....	Corporal ...	6th C.M.R.....	Killed in action, June 2, 1916.
BALFOUR, R. H.....	Cadet.....	Royal Flying Corps	
BALL, E. C.....	Driver.....	71st Battery, C.F.A.	
BALMAIN, D. H.....	Lieutenant..	2nd Can. Pioneers	
BANKS, C. N.....	Lance-Cor- poral....	85th Battn.	
BAPTIST, K. O.....	Gunner....	16th Battery, C.F.A.	
✠BARLEE, H. D.....	Private....	196th Battn.....	Killed in action, April 12, 1917.

T H E R O Y A L B A N K O F C A N A D A

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
BARLOW, D. S.....	Driver.....	68th Battery, C.F.A.	
BARNES, C. G.....	Private.....	61st Battn.	
BARNES, J. C.....	Gunner.....	R.C.H.A.	
BARNES, K. S.....	Lieutenant..	39th Can. Forestry Co.	
BARR, W. M.....	Private.....	86th Battn.	
BARRY, J. R.....	Private.....	85th Battn.	
BARTLETT, H. A.....			
BARTON, W. R.....	Lieutenant..	75th Battn.	
BARWIS, S. J.....	Private.....	143rd Battn.	
BATCHELOR, A. T.....	Private.....	172nd Battn.	
BATE, G. J. M.....	Gunner.....	8th Battery, 2nd Artillery Brigade, C.F.A.	
BAYER, R. O.....	Bombardier	7th Battery, 1st Brigade, C.F.A.	
BAXTER, JAMES.....	Sergeant....	47th Battn.....	Wounded.
BAYNE, E. G.....			
✠BEBBINGTON, W. T...	Lance-Cor- poral.....	32nd Battn.....	Believed killed.
BEESTON, E. H.....	Gunner.....	11th Can. Siege Artillery.	
BELL, E. R.....	Sergeant....	62nd Battn.	
✠BELL, E. S.....	Private.....	P.P.C.L.I.....	Killed in action.
BELL, J. E.....	Lieutenant..	124th Battn.	
BELLAIRS, B. A.....	Private.....	R.A.S.C.	
BELYEA, A. F.....	Cadet.....	Royal Flying Corps	
BENDER, C.A.....		Royal Flying Corps	
BENDIKSEN, DANIEL.....	Private.....	49th Battn.	
BENSON, P. R.....	Private.....	28th Battn.....	Wounded.
✠BERKELEY, A. F. M.....			Killed in action.
BESSEY, A. L.....	Corporal....	1st Can. Field Am- bulance.	
BETT, D. J.....	Private.....	47th Battn.	
BETT, G. W.....	Staff Ser- geant.....	47th Battn.	
BIBLE, C. H.....	Private.....	19th Battn.	
BICKERTON, JOSEPH.....	Private.....	75th Battn.	
✠BIRD, G. M.....	Private.....	62nd Battn.....	Killed in action.
✠BIRD, H. G. D.....	Private.....	5th Battn.....	Died of wounds, April 23, 1917.
BIRD, H. J.....	Private.....	196th Battn.	

FORTY-EIGHTH ANNUAL REPORT

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
BLACK, ADAM.....	Private.....	P.P.C.L.I.....	Wounded in left arm and knee, June, 1916.
BLACK, J. D. K.....	Private.....	9th Battery, C.F.A.	
✠BLACK, J. S.....		R.F.C.....	Killed by the fall of his machine in France.
BLACK, S. C.....	Sgt.-Major..	2nd Howitzer Battery, C.F.A.	
✠BLACK, WILLIAM.....	Private.....	231st Battn.....	Died of wounds in France, Aug. 15, 1917.
BLAGRAVE, G. L.....	Cadet.....	Royal Flying Corps	
BLAIR, R. G.....	Sergeant....	25th Battn.	
BLAKE, H. A.....	Lieutenant..	4th C.M.R.	
BLANCHFIELD, F. J.....	Gunner.....	"D" Battery, 2nd Brigade, C.F.A.	
BLENKINSOP, ARNOLD...	Private.....	184th Battn.	
BOISSIERE, J. V. DE.....	Lieutenant..	4th Cont., B.W.I. Regt.	
BOLDUC, GEORGE.....	Private.....	53rd Battery, C.F.A.	
✠BOLTON, F. G.....	Gunner.....	27th Battery, C.F.A.....	Killed in action, Oct. 30, 1917.
BORLAND, D. C. G.....	Private.....	46th Battn.	
BOSWELL, E. C.....	Sub-Lieutenant...	Motor Boat Patrol Service.	
BOWDEN, H. G.....	Corporal....	1st Newfoundland Regt.	
BOWERS, C. C.....	Corporal....	13th Battn.....	Wounded in neck.
BOYD, A. E.....	Private.....	102nd Battn.	
BOYD, G. A.....	Corporal....	24th Battn.....	Wounded.
BOYD, JOHN.....	Corporal....	10th Battn.....	Wounded in left wrist at Festubert. Re-joined Calgary Branch Nov., 1915.
BOYD, J. G.....	Gunner.....	1st Can. D.A.C.	
BOYD, R. J.....	Private.....	85th Battn.	
BRADLEY, E. R.....	Prob. Flight Officer...	Royal Naval Air Service.	
BRADLEY, P. E.....	Private.....	121st Battn.	
✠BRADSHAW, D. C.....	Qmr.-Sergeant....	37th Battn.....	Died of wounds.
BRAIDWOOD, THOMAS...	Private.....	C.A.M.C.....	Wounded.
BRAY, A. M.....	Private.....	195th Battn.	
BREESE, A. E. S.....	Private.....	44th Battn.	

THE ROYAL BANK OF CANADA

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
BRENNAN, A. J.....	Corporal...	4th C.M.R.	
BREWER, E. O.....	Sergeant...	104th Battn.	
BREWSTER, GEORGE....	Sergeant...	1st Can. D.A.C.	
✠BRITTAN, S. V.....	.....	.....	Killed in action.
BROCKIE, J. D.....	Private.....	Wiltshire Regt.	
BROOKS, D. D.....	Private.....	1st Can. Motor Ma- chine Gun Bri- gade.	
BROOKS, H. R.....	Sergeant...	119th Battn.	
✠BROWN, D. A.....	Private.....	10th Battn.....	Killed in action, April 28, 1917.
✠BROWN, HAROLD.....	Private.....	3rd Battn.....	Killed in action, June, 1915.
BROWN, M. G.....	Private.....	203rd Battn.	
BROWN, R. C.....	.....	.....
BROWNE, A. S.....	Private.....	No. 1 Nova Scotia Forestry Battn.	
BROWNLOW, E. J.....	Private.....	B. C. Cyclist Pla- toon.	
✠BRYCE, W. A. T.....	Gunner.....	55th Battery, C.F.A.....	Died of wounds.
BRYDEN, W. F. (Military Cross).....	Lieutenant..	8th Battn., South Lancs. Regt.....	Awarded the Military Cross for conspicu- ous gallantry.
BRYSON, A. M.....	Private.....	P.P.C.L.I.....	Wounded and honor- ably discharged.
BRYSON, W. E.....	Private.....	10th Siege Battery	
BUCKLEY, W. A.....	Stretcher Bearer ...	185th Battn.	
BURCHARD, H. K.....	Gunner.....	98th Siege Battery.	
BURNS, ROBERT.....	Trooper....	8th C.M.R.....	Prisoner of war at Dulmen, Germany.
BURR, E. H.....	Lieutenant..	East Lancs. Regt	
BURROWS, N. R.....	Lieutenant..	169th Battn.	
BUTLER, J. K.....	Private.....	25th Battn.	
BUTLER, J. W.....	Trooper....	2nd C.M.R.....	Reported missing.
BUTTERFIELD, R. D.....	.....	.....
CAIN, C. L.....	Private.....	26th Can. Reserve Battn.	
CAIRNS, J. A.....	Lance-Cor- poral.....	185th Battn.	
CAIRNS, W. J.....	Gunner.....	21st C.F.A.	

FORTY-EIGHTH ANNUAL REPORT

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
CALDECOTT, GODFREY...	Sergeant....	.....
CAMERON, A. W. H.	Cadet.....	Royal Flying Corps	
CAMIRAND, HUBERT.	Private.....	230th Battn.....	Discharged physically unfit.
CAMPBELL, HUGH.....	Private.....	72nd Seaforth High-landers.....	Wounded at Ypres.
CAMPBELL, J. A.	Gunner.....	36th C.F.A.	
CAMPBELL, J. A.	Trooper....	6th C.M.R.	
CAMPBELL, MURDOCH...	Sergeant....	231st Battn.	
CAMPBELL, R. B.	Gunner.....	36th Howitzer Bat-tery, C.F.A.	
CAMPBELL, V. F.	Trooper....	13th C.M.R.	
CAMPBELL, WILLIAM...	Private.....	B. C. Cyclist Pla-toon.	
✠CARGILL, THOMAS .....	.....	.....	Died of wounds, Nov. 14, 1916.
✠CARSON, T. J.	Private.....	P.P.C.L.I.	Killed on sentry duty, June 29, 1916.
CARSTAIRS, D. L.	Private.....	13th Bttn.	
CASSELS, C. L.	Private.....	134th Battn.	
CASWELL, H. A.	Gunner.....	Machine Gun Co., 9th Infantry Bri-gade.	
CAWDRON, E. V.	Captain....	1st Amm. Park.	
CHAMPAGNE, A. A.	Private.....	59th Battn.	
CHAPMAN, P. T.	Signaller...	18th Battn.	
CHARLTON, H. G.	Private.....	7th Battn.	
CHATER, H. J.	Trooper....	Strathcona Horse..	Discharged.
CHATTERS, E. S.	Private.....	30th Battn.	
CHINN, J. N.	Corporal...	Div. Sig. Corps.	
CHISHOLM, A. D.	Private.....	No. 9 General Hos-pital.	
CHISHOLM, A. J.	Gunner.....	75th C.F.A.	
CHISHOLM, G. R.	Private.....	78th Battn.....	Reported missing.
CHISHOLM, J. D.	Sergeant....	185th Battn.	
✠CHISHOLM, J. W.	Private.....	11th Battn.....	Died of wounds at Menin, Germany, August, 1916.
CHRISTIE, K. G.	Paymaster Sergeant..	2nd Div. Amm. Column.	
CLARK, B. W.	Acting Ser-geant....	13th Can. Reserve Battn.	

THE ROYAL BANK OF CANADA

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
CLARK, E. J.	Private....	49th Battn.	
CLARK, H. F.	Sergeant....	Can. Ordnance Corps.	
CLARKE, H. H.	Private....	248th Battn.	Discharged physically unfit.
CLAY, PERCY.....	Gunner....	1st D.C.A.C., C.F.A.	
COATES, C. E.	Private....	53rd Battn.	
COLE, A. H.	Trooper....	11th C.M.R.	Reported missing since November 10, 1917.
COLE, D. H.	Sergeant....	4th Battn.	
COLE, J. S.	Private....	11th C.M.R.	
COLLETT, LEONARD.....	Private....	5th C.M.R.	
COLWILL, C. W.	Gunner....	72nd Battery, C.F.A.	
CONNELLY, E. F.	Sapper....	Canadian Engin- eers.	
CONNERY, P. H.	Private....	218th Battn.	
COOKE, C. L.	Private....	97th Battn.	
COOPER, G. A.	Gunner....	77th C.F.A.	
COOPER, H. H.			
✠COPP, T. P.	Lieutenant..	72nd Battn.	Killed in action.
CORBETT, A. E.	Private....	147th Battn.	
CORBETT, D. R.	Sergeant....	3rd Siege Battery.	
CORNWALL, H. A.	Sergeant....	40th Battn.	
COSMAN, E. A.	Private....	Royal Can. Regt.	
COTTER, J. G.	Private....	185th Battn.	
COUMANS, R. G.	Private....	42nd Battn.	Wounded.
COX, A. J.	2nd Class A.M.	Royal Flying Corps.	
COX, R. G.	Sergeant....	Army Pay Corps.	
CRAIG, G. L.	Sergeant....	236th Battn.	
CRAIG, G. W.	Gunner....	5th Siege Battery	
CRAIG, W. A.	Private....	102nd Battn.	
CRAIG, W. E.	Signaller....	27th Battery, C.F.A.	
CRAWFORD, C.	Private....	P.P.C.L.I.	
CRAWFORD, F. W.	Gunner....	63rd Battery.	
CROCKER, C. C.	Gunner....	8th Battery, C.F.A.	Wounded in hand and thigh.
CROIL, D. R.	Gunner....	3rd Siege Battery.	
CROSS, T. E.	Sergeant....	19th County of London (Terri- torials).	

FORTY-EIGHTH ANNUAL REPORT

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
CROWELL, A L.....	Driver	5th Can. Div.Amm. Column.	
CROWELL, C. L.....	Private. ..	85th Battn.	
CRUICKSHANK, L.....	Lance Cor- poral....	4th Battn.	
CUMMING, GEORGE.....	Private.....	9th Battn.....	Wounded
CUMMINGS, T. C.....	Sapper.....	Can. Engineers.	
CUNNINGHAM, HAROLD..	Private.....	40th Battn.....	Wounded at Courcellette.
CURLL, M. H.....	Lance-Cor poral.....	85th Battn.	
CURRIE, D. B.....	Gunner	165th Siege Battery.	
CURRIE, G. C.....	Sergeant....	119th Battn.	
CURRIE, T. D.....	Lieutenant..	6th Can. Railroad Troops.	
CURTIS, W. A.....	Flight-Lieu- tenant ..	Aviation Corps R N.A.S.....	Seriously injured about head and face in aeroplane accident in London.
CUTTEN, C. B.....	Gunner	271st Heavy Siege Artillery.	
DASHNEY, D. L.....	Sergeant....	5th Div. Amm. Column.	
DAVIES, W. E.....	Private.....	78th Battn.	
DAVIES, W. J.....	Gunner	"D" Battery. 2nd Brigade, C.F.A.	
DAVIS, C. R.....	Qmr. Ser- geant....	40th Battery, C.F.A.	
DAVIDSON, B. A.....	.....	.....
DAVIDSON, H. A.....	Gunner	107th Siege Battery	
DAVY, A. C.....	Private.....	Can. Forestry Corps.	
DAWSON, C. S.....	2nd Class A.M.....	Royal Flying Corps.	
DAY, E. A.....	Private.....	2nd Battn., 1st Nfld. Regt.	
DAY, H. R.....	Lieutenant	44th Battn.	
DEAN, JAMES.....	.....	.....
DEAN, R. H.....	Sergeant....	13th Reserve Battn.	
DEANS, J. H.....	Lieutenant..	Royal Flying Corps	Reported missing.
DEAS, A. MACK.....	Private.....	3rd Battn.....	Gassed, and wounded by shrapnel. Discharged Sept. 27, 1916

T H E R O Y A L B A N K O F C A N A D A

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
✠ DELANEY, J. J.	Private ...	15th Battn.	Missing for over a year, now reported killed.
DEMERS, J. C.	Sergeant ...	85th Battn.	
DENTON, I. H.	Cadet	Royal Flying Corps.	
DESBRISAY, A. St C ...	Trooper	6th C.M.R.	
✠ DESTRUBE, P. J.	Private	22nd Battn.	Killed in action, Feb. 17, 1917.
DEVLIN, J. J.	Driver	R.C.H.A.	
DEWAR, JOHN.	Corporal ...	104th Battn.	
DEWOLF, A. W.	Sergeant Major ...	3rd Siege Battery.	
DEXTER, R. S.	Private. ...	1st Casualty Clearing Stn. C.A.M.C.	
DICKIE, E. C.	Private. ...	25th Battn.	
DICKIE, K. R.	Private	10th Siege Battery.	
DICKIE, L. W.	Private	25th Battn.	
DICKSON, J. D.	Gunner	67th Battery. C.F.A.	Discharged, medically unfit. Rejoined Toronto, Danforth Ave., Branch, Oct., 1916.
DIESPECKER, E. J.	Bugler	48th Battn.	
DIESPECKER, R. E. A. ...	Corporal ...	30th Battn.	
DILLANE C. E. H.	Sapper	Royal Engineers	
DION, J. C. C.	Cadet	Royal Flying Corps.	
DIXON, H. A.	Private	46th Battn.	Wounded, October 26, 1917.
DOBBIN C. E. B.	Lieutenant..	97th Battn.	Wounded in two places by machine gun bullets.
DODGE, C. M.			
DONALD, W. J.	Private. ...	19th Reserve Battn.	
DOOLEY, R. H.	Private	10th Battn.	
DOUCETE, H. H.	Private	Royal Can. Reserve.	
DOUSE, G. A. P.	Lance Corporal... .	42nd Battn.	
DOVE, H. R.	Private	72nd Battn.	
✠ DOW, A. T.	Private	10th Battn.	Killed in action, June, 1915.
DOYLE, M. L.	Captain	199th Battn.	
DOYLE, N. P.	Private	91st Battn.	Severely wounded in the head by shrapnel.
DRUMMOND, W. W.		10th Battn.	

FORTY-EIGHTH ANNUAL REPORT

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
DRYDEN, A. S.	Sergeant ...	Can. Heavy Artillery.	
✠DUFF, J. R.	Private	P.P.C.L.I.	Killed in action, Dec., 1916.
DUNBAR, R. A. A.	Gunner	"D" Battery, 2nd Brigade, C.F.A.	
DUNCAN, G. T.	Private ...	1st Newfoundland Regt.	Wounded in hip, and arm fractured at the Somme, July, 1916.
DUNCAN, J. C. C.	Private	13th Battn.	
DUNCANSON, R. T.	Private	49th Battn.	
DURHAM, E. B.	Gunner	7th Can. Siege Battery	
✠DURIE, W. A. P.	Lieutenant	58th Battn.	Wounded May, 1916. Killed in action, Dec. 29, 1917.
DUSTAN, S. G.	Private	Div. Signalling Corps.	
DYMOCK, W. A.	Corporal ...	Instructional Staff, Shorncliffe.	
EASON, A. S.	Private	63rd Battn.	
EASSON A. A.	Gunner	50th Battery, C.F.A.	
EASTLAND, C. C.	Private. ...	21st Reserve Battn.	
ECKEL, N. R.	Gunner	R.C.H.A	
EDEN, F. E.		Royal Navy.	
EDENS, F. A.	2nd Lieutenant	1st Newfoundland Regt.	
✠EDENS, J. F.	Lieutenant	1st Newfoundland Regt.	Died of wounds, Nov. 20, 1917.
EDMONDSON, W. K.	Private	49th Battn.	
EDWARDS, E. E.	Private	59th Battn	
EILER, L. ST. C.	Sergeant....	44th Battn.	
ELLERAY, R. H.	Private	Royal Fusiliers.	
✠ELLIOTT, F. F.	Lieutenant	7th Battn.	Died of wounds, June, 1916.
ELLIOTT, R. P.	Sergeant....	2nd Div. Amm. Column	
ELLIOTT, W. B.	Private	164th Battn.	
ELLIS, A. C.	Lance-Corporal	15th Battn.	
ELMER, S. G. ....	.....	.....	Honorably discharged.

T H E R O Y A L B A N K O F C A N A D A

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
ELSDON, C. W.....	Gunner	7th Battery, 2nd Brigade, C.F.A.	
EMBREE, D. T.....	Sergeant ...	58th Battn	
ERNST, W. A.....	Gunner	10th Halifax Siege Battery.	
ESTEY, R. A	Private.....	25th Battn.	
EVELYN, A. F.....	Private.....	28th County of London Terr. (Artists' Rifles) ..	
EYKELBOSCH, CYRIL....	Private.....	195th Battn.	
FARQUHARSON, JAMES...	Private.....	1st Div. Signal. Corps.	
FARR, G. R.....	Private.....	P.P.C.L.I	
FARRAH, J. R.....	Private.....	91st Battn.....	Severely wounded in neck and right shoul- der.
FARRAR, W. F.....	2nd Lieute- nant.....	Attached to the Tanks.	
FARRELL, W. D.....	Private.....	72nd Battery.	
FELL, V. R..... (Military Medal)	Private.....	3rd Can. Machine Gun Co.....	Awarded the Military Medal for bravery in action.
FERGUS, JAMES.....	2nd Lieute- nant.....	43rd Battn.	
FERGUSON, A. McK....	Private.....	Can. Army Service Corps.	
FERGUSON, H. W.....	Sergeant....	No. 16 Field Am- bulance, C.A.M. C.	
FERGUSON, W. I.....	Private.....	1st Battn. Central Ontario Regt.	
FINLAYSON, ARCHIBALD .	Corporal ...	25th Reserve Battn.	
FINLAYSON, JOHN.....	Private.....	C.A.M.C.	
FISHER, J. H..... (Military Medal)	Private.....	2nd Can. Trench Mortar Battery..	Awarded the Military Medal for conspicu- ous bravery.
FISHER, J. P.....	Gunner	68th Battery, C.F. A.	
FITZGERALD, C. W. B....	Lieutenant..	Connaught Rang- ers.	
FITZGERALD, G. M.....	Lieutenant..	129th Battn.	

FORTY-EIGHTH ANNUAL REPORT

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
FITZPATRICK, C. E. J....	Private.....	153rd Battn.	
FLANNERY, C. G.....	Private.....	No.6 Dental Corps.	
FLANNIGAN, J. R.....	Private.....	P.P.C.L.I.	
FLECK, A. I.....	Sergeant....	66th Battery 14th Brigade, C.F.A.	
FLETCHER, C. B.....	Private.....	109th Battn.	
FLINN, GERALD.....	Corporal....	85th Battn.	
FLINN, G. G.....	Private.....	194th Battn.	
FOOTE, FRED.....	Private.....	1st C.M.R.	
✠FORBES, HERBERT....	Trooper.....	1st C.M.R.....	Killed in action, Dec. 3, 1916.
FORSYTH, J. S. G.....	Driver.....	3rd Div. Signalling Corps.	
FOSTER, R. P.....	Lieutenant..	131st Battn.	
FOTHERGILL, G. L.....	Signaller....	34th Battery, C.F. A.	
FOX, J. B.....	Private.....	1st Div. Signalling Corps.	
FOX, R. E.....	Captain....	138th Battn.....	Discharged Apl., 1917. Rejoined staff at To- ronto, King and Spa- dina Branch.
FRASER, A. M.....	Lieutenant..	40th Battn.	
✠FRASER, D. D.....	Sergeant....	1st Battn.....	Killed in action, April 12, 1917.
FRASER, L. G.....	Sergeant....	10th Halifax Siege Battery.	
FREEBORN, W. C.....	Private.....	110th Battn.	
✠FRIGHT, E. J.....	Private.....	58th Battn.....	Killed in action, Oct. 26, 1917.
FULLERTON, D. S. T.....			
FURLONG, F. W.....	Private.....	18th Can. Machine Gun Co.	
FURLONG, J. M.....	Private.....	208th Battn.	
GAGE, L. G.....	Private.....	64th Battn.....	Wounded, April, 1917.
GALE, R. H.....	Captain....	74th Battn.	
GARDNER, WILLIAM....	Private.....	3rd Battn.	
GARLAND, W. J.....	Private.....	200th Battn.	
GARNEAU, L. V..... (Military Medal).	Private.....	4th Can. Div.....	Awarded the Military Medal for conspicu- ous bravery at the Somme.
GARRETT, RICHARD....	Private.....	3rd Can. Machine Gun Depôt.....	Wounded at Festu- bert.
GASKILL, GILBERT....	Private.....	168th Battn.	

T H E R O Y A L B A N K O F C A N A D A

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
GASKIN, D. C.....	Gunner.....	3rd Siege Battery.	
GASS, CYRILL.....	Lance-Cor- poral.....	25th Battn.....	Right foot amputated. Discharged and re- turned to Canada, Dec., 1916.
GATELEY, B. T.....			
GERALD, F. D.....	Private.....	C.A.S.C.	
GERALD, G. A.....	Lieutenant..	109th Battn.	
GERVAN, H. V.....	Private.....	72nd Battn.	Gunshot wounds in face.
GIBBON, L. M.....	Private.....	50th Battn.	
GIBBS, CHARLES.....	Private.....	231st Battn.	
GIBSON, C. B.....	Cadet.....	Royal Flying Corps.	
GILBERT, H. B.....	Sergeant Major.....	13th Can. Reserve Battn.	
GILCHRIST, R. M.....	Private.....	4th Can. Pioneers.	
GILL, V. L. F.....			
GILLEN, R. D.....	Private.....	231st Battn.....	Wounded. Compound fracture of the left arm.
✠GILLIES, WILLIAM.....	Private.....	29th Battn.....	Killed in action, May, 1916.
GILLMAN, R. O'D.....			
GILMER, F. J.....	Private.....	75th Battn.	
GILMOUR, M. H.....	Private.....	194th Battn.	
GIRVAN, W. G.....	Sergeant...	236th Battn.	
GISBY, J. S.....	Sergeant...	46th Battn.	
GLASS, C. H.....		Veterinary Corps.	
✠GLASS, JOHN.....	Lance-Cor- poral.....	87th Battn.....	Killed in action.
GLEN, WILLIAM.....	Private.....	C.A.M.C.	
GLENCROSS, H. P.....	Sergeant...	104th Battn.	
GOLDBERG, SIMON.....	Sergeant...	49th Battn.	
GODIN, J. R.....	Private.....	1st Can. Field Am- bulance.	
GOHL, R. W.....	Clerk.....	Royal Flying Corps.	
✠GOLDSWORTH, W. G...	Private.....	10th Can. Siege Battery.....	Killed in action, Nov. 6, 1917.
GOODDAY, E. C.....	Sergeant...	97th Battn.	
✠GOODSIR, THOMAS.....	Private.....	16th Battn.....	Killed in action, April, 1915.
GORHAM, E. R.....	Gunner.....	5th Can. Siege Battery.	

F O R T Y - E I G H T H A N N U A L R E P O R T

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
GOUDEY, K. H.	Sergeant....	85th Battn.	
GOW, A. D.	Cadet.....	Royal Flying Corps.	
GRAHAM, E. R.	Private.....	67th Battn.....	Wounded by shell splinter at the Somme.
GRAHAM, W. A.	Lieutenant..	British West Indies Regiment.	
GRAHAM, W. K.	Gunner.....	"D" Battery, 2nd Brigade, C.F.A.	
GRAINGER, J. H.	Private.....	228th Battn.	
GRANT, D. N.			
✠GRANT, K. M.	Sergeant....	29th C.F.A.	Killed in action, Oct. 30, 1916.
GRAYDON, J. C.	Sergeant....	26th Co., Can. Forestry Corps.	
GREEN, CECIL.	Private.....	1st Newfoundland Regt.	
GREEN, J. R.	Private.....	55th Battn.	
GREENWOOD, S. B.	Private.....	153rd Battn.	
GREGOR, JAMES.	Gunner....	8th Army Brigade Amm. Col.	
GREGORY, B. J.	Private.....	4th Battn.	
GRENVILLE, J. R.	Sergeant....	2nd Can. Div. Training Battn.	
✠GRIEVE, D. C.	Lieutenant .	13th Battn.	Wounded, April, 1915, and June, 1916. Killed in action, April, 1917.
GRIFFIN, G. A.	Private.....	157th Battn.	
GRIFFITH, E. J.	Captain.....		
GRIFFITHS, CHARLES.	Sapper.....	6th Can. Engineers	Honorably discharged, physically unfit. Re-engaged at E. End Branch, Vancouver.
✠GUTTERIDGE, L. A.	Private.....	62nd Battn.....	Killed in action, Sept. 7, 1916.
HACHEY, J. E.	Private.....	8 Field Ambulance Corps C.A.M.C.	
HAGERMAN, S. H.	Cadet.....	Royal Flying Corps.	
HAGERMAN, W. A.	Private.....	No. 7 Can. Stat'y Hospital, C.A. M.C.	
HAINES, R. S.	Private.....	219th Battn.	
HAINES, T. E.	Sergeant....	P.P.C.L.I.	
HALL, H. L.	Gunner.....	10th Halifax Siege Battery.	

THE ROYAL BANK OF CANADA

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
HALLIDAY, ROBERT.....	Private.....	78th Battn.	
HAM, N. L.....	Private.....	P.P.C.L.I.	
HAMILTON, F. G. W.....	Private.....	50th Battn.	
✠HAMILTON, J. H.....	Private.....	15th Battn.....	Killed in action at Langemarck, April, 1915.
HAMILTON, J. W.....	Private.....	103rd Battn.	
HAMILTON, W. E.....	Private.....	194th Battn.	
✠HAMILTON, W. R.....	Private.....	7th Battn.....	Killed in action at Ypres, April, 1915.
HANDLING, R. D.....	Private.....	72nd Battn.....	Wounded in eye at the Somme.
HANNA, V. M.....	Private.....	219th Battn.	
✠HANNAH, H. McD.....	Corporal...	194th Battn.....	Killed in action.
HARCOURT, W. V. T.....	Gunner.....	Can. Heavy Artillery.	
HARDING, W. O. F.....			
HARPER, EDWIN.....		Royal Flying Corps.	
HARRIS, W. W.....	Gunner.....	70th C. F. A.....	
HARVEY, J. G. M.....	Private.....	C.A.M.C.	
HARVEY, K. E.....	Corporal...	75th Battn.	
HARWOOD, A. E.....	Private.....	72nd Battn.	
HASLAM, G. W.....	Private.....	164th Battn.....	Honorably discharged, physically unfit. Re-joined the staff at Grand Valley, Aug., 1916.
✠HASZARD, G. T.....	Gunner.....	16th Battn.....	Killed in action, Nov. 7, 1917.
HATCH, R. D.....	Private.....	Royal Flying Corps.	
✠HATFIELD, A. W.....	Lance-Sergeant...	25th Battn.....	Died of wounds, Nov. 3, 1915.
HATFIELD, HAROLD.....	Private.....	63rd Battn.	
HAY, D. J.....	Lieutenant..	16th Battn. Royal Fusiliers.....	Transferred from 18th Battn., C.E.F., and promoted, November, 1915.
HAY, G. McL.....	Gunner.....	63rd C.F.A.	
HAYWARD, L. C.....	Lance-Corporal.....	1st Newfoundland Regt.	
HEBENTON, WILLIAM.....			
HENDERSON, H. H.....	Lieutenant..	104th Battn.	
HENDERSON, J. D.....	Private.....	3rd Can. Div. Supply Column.	
HENDERSON, MILES.....	Corporal....	62nd Battn.	

FORTY-EIGHTH ANNUAL REPORT

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
HENDRY, GORDON	Private	147th Battn.	
HENRY, B. D	Private	110th Battn.	
HENRY, JAMES	Lance-Cor- poral	63rd Battn.	
HENSTRIDGE, F. C. B	Lance-Cor- poral	P.P.C.L.I.	
HERERON, CHARLES	Sergeant	2nd C.M.R.	
HERMAN, R. R	Private	25th Battn.	
HESLER, H. G	Driver	Div. Amm. Col.	
HEUGHAN, A. J	Lance-Cor- poral	1st Reinforcing Co., Royal Highland- ers of Can.	
HICKS, W. B	Private	85th Battn	Invalided home.
HILL, A. S	Private	78th Battn.	
HILL, BERNARD	Private	28th Battn.	
HILL, WILLIAM	Sergeant	No. 1 General Hos- pital.	
HISCOTT, B. C	Private	7th Battn.	
✠HOBKIRK, C. H	Lieutenant	64th Battn	Killed in action.
✠HODKINSON, JOHN	Private	72nd Battn	Killed in action.
HOGARTH, WILLIAM	Private	210th Battn.	
HOGG, A. C	Gunner	No. 1 Siege Battery C.E.F.	
HOLLIDAY, C. S	Private	203rd Battn.	
HOLMES, C. H	Gunner	78th Battery.	
HOLTBY, D. W	Private	232nd Battn.	
HOLTBY, VICKERMAN	Private	17th Can. Railway Troops.	
✠HOOD, J. S	Lieutenant	23rd Battn	Killed in action.
HOPSON, W. S	Driver	64th Battery.	
HORNER, R. R	Sergeant	25th Battn.	
HOUGH, JAMES	Private	196th Battn.	
HOUSTON, W. D	Lance-Cor- poral	4th Can. Div. Sup- ply Col.	
HOWE, F. H	Signaller	R.C.H.A.	
HUNT, C. H	2nd Class Air Me- chanic	R.F.C.	
HUNTER, H. G	Sergeant	24th Battn.	
✠HUNTER, W. L	Private	12th Battn	Killed in action, Sept. 26, 1916.

T H E R O Y A L B A N K O F C A N A D A

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
HUSTON, A. T.....	Lieutenant..	5th Co., N.Y. Div., U.S. Army.	
HUSTWICK, WILLIAM....	Private.....	12th Battn.	
✠HYNES, A. A.....	Private.....	37th Battn.....	Killed in action, Oct. 26, 1916.
IRWIN, J. K.....	Private.....	38th Battn.	
JACK, P. G.....	Lieutenant..	5th C.M.R.	
JACOBS, W. H.....	Corporal...	159th Battn.	
JAFFRAY, H. W.....	Private.....	2nd Can. Reserve Battn.	
JAMES, C. H. J.....	Lieutenant..	Royal Flying Corps.	Shrapnel wound in left leg, June, 1916.
JARRELL, J. L.....	Private.....	184th Battn.....	Discharged, physically unfit. Rejoined To- ronto staff.
JARVIS, S. R.....	Lieutenant..	234th Battn.	
JEFFERY, L. A.....	Captain....	British Honduras, 2nd Contingent.	
JESSAMINE, J. M.....			
✠JOHNSON, F. L.....	Lieutenant..	British West Indies Regt.....	Killed while flying at Aboukir, Egypt.
JOHNSON, J. B.....	Private.....	102nd Battn.	
JOHNSON, R. H.....	Private.....	London Scottish (14th London Terr.).	
JOHNSTON, G. H.....	Private.....	25th Battn.	
JOHNSTON, H. A.....	Lieutenant..	13th Battn.....	Reported missing, April, 1917.
JOHNSTON, J. L.....	Qmr. Sergt..	64th Battn.	
✠JOHNSTON, M. ST. C..	Private.....	P.P.C.L.I.....	Killed in action.
JOHNSTON, W. J.....	Gunner.....	55th C.F.A.	
JOLLEY, J. A.....	Lieutenant..	205th Battn.	
✠JONES, H. W.....	Private.....	30th Battn.....	Killed in action, June 1, 1916.
JONES, L. C. B.....	Trooper....	Royal Can. Dra- goons.	
JONES, R. L.....	Private.....	P.P.C.L.I.	
JUPP, R. L.....	Driver.....	40th C.F.A.	
KAYE, J. F. B.....	Lieutenant..	King's Shropshire Regt.	
KEABLE, E. R.....	Private.....	19th County of London (Terri- torials).....	Wounded in face and left hand at Loos.

FORTY-EIGHTH ANNUAL REPORT

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
*KEARNEY, J. H.....	Private.....	14th Battn.....	Killed in action.
KEAST, J. R.....	Sergeant....	36th C.F.A.	
KEATLEY, GORDON.....	Private.....	54th Battn.	
KELLY, M. M.....	Private.....	8 Field Ambulance Corps.	
KELLY, R. H.....	Lieutenant..	180th Battn.	
KEMPTON, JOHN.....			Reported wounded and missing.
KEMBLE, A. F.....	Lieutenant..	Suffolk Regiment..	Wounded in arm at Langemarck. Now prisoner of war in Germany.
KERR, C. S.....	Private.....	58th Battn.....	Discharged, physically unfit. Rejoined Ori- lia Branch, March, 1916.
KETTLES, A. G.....	Cadet.....	Royal Flying Corps.	
KIERSTEAD, A. L.....	Bombardier	28th C.F.A.	
KINAHAN, A. A.....	Corporal...	147th Battn.	
KING, D. A.....	Sergeant....	40th Battn.	
*KING, J. J. W.....	Private.....	64th Battn.....	Died of wounds, April 27, 1917.
KINGSTON, F. G.....	Private.....	Canadian Forestry Corps.	
KIRK, J. H.....	Lieutenant..	Royal Flying Corps.	
*KIRKMAN, C. F.....			Killed in action.
KIRVAN, F. S.....	Signaller....	160th Battn.	
KYNOCH, A. E.....	Private.....	121st Battn.	
KYTE, S. E.....	Sergeant....	40th Battn.	
LAING, A. R.....	Private.....	47th Battn.	
L'AMI, C. E.....	Private.....	183rd Battn.	
LAMOUNTAIN, ERNEST...	Bugler.....	60th Battn.....	Discharged on account of wounds.
LANCEFIELD, C. I.....	Cadet.....	Royal Flying Corps.	
LANDRIAU, W. F.....			
LANE, W. L.....	Private.....	10th Battn.	
LANGILLE, L. H.....	Private.....	17th Reserve Battn.	
LANGLEY, F. G.....	Private.....	35th Battn.	
LAUDER, T. A.....	Private.....	147th Battn.	
*LAURIE, J. G.....	Captain.....	173rd Battn.....	Killed in action.
LEADER, SIDNEY.....	Corporal...	King Edward's Horse.	
LEAKE, E. G.....	Lieutenant..	7th Manchester Regt.....	Wounded in head at Langemarck. Promoted from Ser- geant, 15th Battn.

THE ROYAL BANK OF CANADA

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
LEAVITT, W. R.....	Sergeant....	26th Battn.	
LEEDER, J. J.....	Private.....	156th Battn.	
✠LEEMING, A. J.....	Lieutenant..	Royal Fusiliers...	Killed in action, July 31, 1917.
LEES, H. A.....	Private.....	7th Battn.....	Discharged on account of injuries to foot and loss of right eye. Re-joined Vancouver Branch, Feb., 1916.
LEES, R. O.....			
LEHMAN, A. J.....	Private.....	York and Simcoe Foresters.	
LEIPER, ALEXANDER....	Private.....	124th Battn.	
LENNARD, DAVID.....	Private.....	111th Battn. (Terr Reserves).	
LESLIE, W. L.....	Private.....	202nd Battn.	
LEWIS, P. G.....	Cadet.....	Royal Flying Corps.	
LIND, C. E.....	Lieutenant..	Royal Flying Corps.	
LINDSAY, M. A. F.....	Private.....	26th Battn.	
LINDSAY, R. T. K.....	Private.....	C.A.S.C.	
LINTON, A. C.....	Lieutenant..	19th County of London (Territorials).....	Awarded the Military Cross for distinguished conduct at the Somme. Wounded.
✠LISTER, R. W.....	Private.....	14th Battn.....	Killed in action at St. Julien, April 24, 1915.
LITTLE, D. G.....	Private.....	184th Battn.	
LOCKHART, D. P.....	Private.....	72nd Battn.	
✠LONEY, E. V.....	Private.....	194th Battn.....	Killed in action, Aug. 15, 1917.
LORDLY, E. F.....	Private.....	85th Battn.....	Discharged, medically unfit. Rejoined Halifax Branch.
LOUGHLEEN, H. L.....	Private.....	C.A.M.C.	
LOVE, H. A.....	Lieutenant..	85th Battn.	
LOVE, THOMAS.....			
LUCAS, S. J. (Military Medal).....	Private.....	52nd Battn.....	Awarded the Military Medal for bringing in wounded under exceptionally heavy shell fire.
LUMSDEN, W. W.....	Lieutenant..	16th Can. Reserve Battn.....	Wounded.
LUNNEY, G. D.....	Private.....	147th Battn.	
LYLE, J. N.....	Gunner.....	44th C.F.A.	
LYON, A. M.....	Private.....	72nd Battn.	

F O R T Y - E I G H T H A N N U A L R E P O R T

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
MACARTHUR, J. D.....	Private.....	43rd Battn.	
MACARTHUR, J. W.....	Cadet.....	Royal Flying Corps.	
MACASKILL, JOHN.....	Private.....	No. 3 General Hospital.	
✠MACCALLUM, D. MACP.	Private.....	77th Battn.....	Died in hospital at Winnipeg, June 25, 1916.
MACDONALD, A. A.....	Private.....	9th Can. Reserves.	
MACDONALD, A. R.....	Captain.....	3rd Battn.....	Wounded May 20, 1915. Suffering from shell shock, June, 1916.
MACDONALD, D. A.....	Lance-Corporal.....	49th Battn.	
MACDONALD, D. W.....	Private.....	Canadian Engineers.	
MACDONALD, G. C.....	Driver.....	40th C.F.A.	
MACDONALD, J. P.....	Sub-Lieutenant....	Royal Flying Corps.	
MACDONALD, R. A.....	Gunner.....	No. 1 Depôt Battery, 6th Brigade, C.F.A.	
MACDOUGALL, E. D.....	Private.....	52nd Battn.	
MACDOUGALL, J. L.....	Private.....	40th Battn.	
MACDOUGALL, RALPH...	Captain.....	185th Battn.	
MACGILLIVRAY, C. V....	Qmr. Sergeant.....	228th Battn.....	Honorably discharged. Physically unfit. Rejoined staff at Ridgetown, Oct., 1916.
✠MACKAY, A. G.....	Private.....	148th Battn.....	Killed in action, May 19, 1917.
MACKAY, J. W.....	Qmr. Sergeant.....	Royal Can. Regt.	
MACKENZIE, A. G.....	Gunner.....	C.F.A.	
MACKENZIE, H. W.....	Private.....	115th Battn.	
MACKENZIE, W. K.....	Private.....	193rd Battn.	
MACKIE, DAVID.....	Gunner.....	61st C.F.A.	
MACKIE, PETER.....	Private.....	119th Battn.	
MACLAURIN, I. W.....	Private.....	42nd Battn.....	Wounded. Honorably discharged. Rejoined Montreal Branch, Sept., 1917.
MACLEAN, C. H.....	Private.....	No. 7 Stationary Hospital.	
MACLEAN, W. C.....	Private.....	106th Battn.	
MACLEOD, H. J.....	Private.....	231st Battn.	

T H E R O Y A L B A N K O F C A N A D A

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
MACMASTER, MALCOLM.....		R.N.C.V.R.	
MACMILLAN, D. H.....	Driver.....	1st Siege Battery.	
MACMINN, R. H.....	Lieutenant..	British West Indies Regiment.	
MACNAUGHTON, C. G....	Lance Cor- poral.....	168th Battn.	
MALCOLM, T. R.....	Lieutenant..	242nd Battn.	
MALCOMSON, J. H. K.....			
MALLOCH, PAUL.....	Private.....	124th Can.Pioneers.	
MANN, C. H.....	Lance Cor- poral.....	185th Battn.	
✱MANN, C. F.....			Killed in action, June 3, 1917.
MANN, JOHN.....			
MANN, J. B.....	Paymaster- Sergeant..	55th Battn.	
MANN, J. C.....	Private.....	134th Battn.	
MARTIN, G. H.....	Private.....	Div. Cyclist Corps.	
MARTIN, J. W.....	Private.....	160th Battn.	
MARTIN, L. B.....	Signaller...	Div. Cyclists.	
MARTIN, L. W.....	Lieutenant..	C.A.S.C.	
MARWICK, W. H.....	Trumpeter	3rd Siege Battery.	
MASSY, C. R.....	Lieutenant..	British West Indies Regiment.	
MATTHEWS, C. F.....	Private.....	85th Battn.	
MAY, A. D.....	Lieutenant..	7th Battn.	
MAYCOCK, W. G.....	Driver.....	5th Div. Amm. Col.	
MELVIN, W. D.....	Sergeant. . .	P.P.C.L.I.	
MENPES, WALTER.....	Lieutenant..	92nd Battn.	Shrapnel wound in hand and leg, Dec. 1, 1916. Reported seri- ously ill.
MERRIAM, S. G.....	Corporal . . .	13th Can. Reserve Battn.....	Wounded June 4, 1916.
MERRITT, A. P.....	Private.....	145th Battn.	
MERRITT, F. G.....	Lance Cor- poral.....	85th Battn.	
MERRITT, W. H.....	Private.....	147th Battn.	
MILLER, H. McR.....	Gunner.....	R.C.H.A.	
MILLER, M. P.....	Private.....	C.A.M.C.....	
MILLETT, J. N. L.....	Cadet.....	Royal Flying Corps.	Wounded.
MILNE, A. E.....	Qmr. Ser- geant.	72nd Battn.	

FORTY-EIGHTH ANNUAL REPORT

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
MILNE, N. D.....	Corporal...	8th Can. Reserve Battn.	
MILNER, C. H.....	Private.....	193rd Battn.	
MINERS, C. C.....	Private.....	91st Battn.....	Wounded in the left wrist.
MINGEAUD, A. H.....	Corporal...	5th C.M.R.....	Severely wounded in nose and eye.
✠MITCHELL, ARTHUR.....			Killed in action.
MITCHELL, G. S.....	Sergeant...	C.A.M.C.	
MOFFAT, J. A.....	Private.....	C.A.S.C.	
✠MOIR, D. N.....	Trooper.....	2nd C.M.R.....	Killed in action, May 29, 1916.
MONEY, CYRIL.....	Private.....	21st Battn.	
MONTGOMERY, E. B. W.	Trooper.....	Can. Light Horse Brigade.	
MONTGOMERY, G. C.....	Private.....	50th Battn.	
✠MOORE, C. G. E.....	Private.....	8th Battn.....	Killed in action, June, 1916.
MOORE, J. W.....	Signaller....	72nd C.F.A.	
MOORE, S. G.....	Private....	5th Cavalry Supply Col.	
MOORE, W. E.....	Gunner.....	64th C.F.A.....	Honorably discharged. Physically unfit. Re-engaged at Queen and Broadview Branch, Toronto.
MORAN, F. W.....	Gunner.....	13th Can. Siege Battery.	
MORELL, A. H.....	Gunner.....	24th C.F.A.	
MORLAND, JAMES.....	Private.....	C.A.M.C.	
MORLEY, G. K.....	Private.....	R.A.M.C.	
MORREN, JAMES.....	Private.....	Can. Field Engineers.	
MORRISON, W. H.....	Bombardier	No. 10 Siege Battery.	
MORROW, JOHN.....	Paymaster-Sergeant..	40th Battn.	
MORROW, M. H.....	Signaller....	1st Can. Siege Battery.	
✠MORTON, J. M.....	Lieutenant..	31st Battn.....	Killed in action, May 3, 1917.
MORTON, WILLIAM.....	Sergeant....	194th Battn.	
MOSS, N. E.....	Private.....	110th Battn.	
✠MUIR, D. MACN.....	Sergeant....	7th Battn.....	Killed in action at St. Julien about May 24, 1915.

T H E R O Y A L B A N K O F C A N A D A

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
MULCAHEY, T. J.	Private.....	No. 9 Stationary Hospital	
✠MURRAY, BYRON.....	Private.....	185th Battn.....	Died in hospital in England.
MURRAY, G. H.	Sergeant....	4th Pioneer Battn.	
MURRAY, N. W.	Private.....	P.P.C.L.I.	
MURRELL, EDWARD.....	Sergeant....	.....
McALPINE, A. F.	Gunner.....	10th Siege Battery	
McCALLUM, A. V.	Private.....	Forestry Battalion	
McCLAFFERTY, J. K.	Gunner.....	10th Siege Battery	
McCLELLAND, C. H.	Private.....	4th Div. Amm. Col.	
McCLELLAND, T. A.	Gunner.....	68th C.F.A.	
McCLENNAN, M. T.	Gunner.....	3rd Can Div Amm. Col.	
McCLUSKEY, H. D.	Gunner.....	12th C.F.A.	
McCORMICK, G. R.	Corporal....	24th Battn.	
✠McCOY, J. S.	Sergeant....	89th Battn.	Killed in action at Lens.
McCREA, E. A.	Private.....	72nd Battn.	
McCULLOCH, H. S.	Private.....	209th Battn.	Discharged, under age. Rejoined Ardath Branch.
McCUSKER, L. J. H.	Lieutenant..	107th Battn.	
McDONALD, A. W.	Cadet.....	Royal Flying Corps	
McDONALD, H. A.	Captain....	Highland Cyclists.	Wounded at Ypres.
McDONALD, THOS.	Private.....	54th Battn.....	Honorably discharged. Resumed his duties at Nelson, B.C., May 1917.
McDONALD, VICTOR.....	Private.....	137th Battn.	
McGANNON, C. W.	Seaman	R.N.C.V.R.	
McGARRITY, J. P.	Private.....	72nd Battn.	
McGAW, M.W.M.	Private.....	Cyclist Battn.	
McGIBBON, A. A.	Air Mechanic.	Royal Flying Corps	
✠McGIBBON, W. P. ....	.....	.....	Killed in action, Sept. 24, 1917.
McGOVERN, W. F. ....	.....	13th Battn.	
McGREGOR, D. J.	Private.....	116th Battn.	
McHARDY, T. E.	Lieutenant..	British West Indies Regt.	
McINERNEY, G. V.	Gunner.....	8th C.F.A.....	Wounded in leg.
McINERNEY, J. R.	Gunner.....	6th Can. Siege Bat- tery.	
McINTOSH, W. B.	Private.....	194th Battn.	

F O R T Y - E I G H T H A N N U A L R E P O R T

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
McINTYRE, D. C.....	Gunner.....	Can. Reserve Battery.	
McINTYRE, J. A.....	Private.....	3rd Can. Reserve Battn.	
McINTYRE, L. H.....	Cadet.....	Royal Flying Corps	
McKAY, J. R.....	Gunner.....	10th Siege Battery.	
McKAY, J. B.....	Lieutenant..	132nd Battn.....	Discharged, Sept. 30, 1916. Physically unfit.
McKEE, DAVID.....	Sergeant....	119th Battn.	
McKENZIE, L. A.....	Gunner.....	68th C. F. A.	
McKENZIE, W. H.....	Gunner.....	4th C.F.A.	
McKINNON, A. R.....	Private.....	2nd Battn.	
McLARREN, A. F.....	Gunner.....	14th Heavy Battery A.C.	
McLATCH, J. H.....	Sergeant....	236th Battn.	
McLEAN, C. H.....	Gunner.....	2nd Heavy Battery	
McLEAN, ERNEST.....	Bombardier	52nd Battery.	
McLEAN, KENNETH.....	Private.....	231st Battn.	
McLEAN, WM. H.....	Private.....	Royal Flying Corps	
McLEOD, C. R.....	Cadet.....	Royal Flying Corps	
McLEOD, H. H. D.....	Staff Qmr.		
	Sergeant..	40th Battn.	
McLEOD, J. G.....	Private.....	46th Battn.	
McMULLEN, A. R.....	Sergeant....	Can. Pay Office.	
McNABB, J. D.....	Private.....	196th Battn.	
McNEICE, T. G.....	Lance-Corporal....	16th Battn.	
McNEILL, H. B.....	Gunner.....	63rd C.F.A.	
McNEILL, J. D.....	Gunner.....	61st C.F.A.	
McPHAIL, A.V.....	Lieutenant..	Royal Flying Corps	
McPHAIL, L. L.....	Private.....	C.A.M.C.	
McQUADE, W. C.....	Lieutenant..	13th Can. Reserve Battn.	
McQUILLAN, R. A.....		Royal Flying Corps	
McROBERT, J. A. B.....	Cadet.....	Royal Flying Corps	
McTEER, DONALD.....	Gunner.....	61st C.F.A.	
✠McWILLIAM, JOHN.....	Private.....	32nd Battn.....	Killed in action, June, 1916.
NASH, R. F.....	Gunner.....	3rd Siege Battery	
NASON, C. G.....	Sapper.....	Can. Engineers	
NELLIS, R. J.....	Gunner.....	6th C.F.A.	
NELSON, A. B.....	Private.....	46th Can. Battn.	

T H E R O Y A L B A N K O F C A N A D A

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
NELSON, F. H.....	Trooper....	8th C.M.R.	
NESBITT, F. P.....	Private....	58th Battn.	
NESBITT, WILFRED.....	Driver.....	R.C.H.A.	
NESBITT, W. A. H.....	Gunner.....	34th C.F.A.....	Honorably discharged. Physically unfit. Re- joined staff, Toronto, May 1, 1916.
NEVILLE, W. J.....	Sergeant....	4th Reserve Battn.	
NEWALL, P. G.....	Private.....	92nd Battn.	
NICHOLLS, W. H.....	Lieutenant..	235th Battn.	
NICHOLSON, R. R. N....	Private.....	194th Battn.	Joined P.P.C.L.I. in Aug., 1914. Discharg- ed on account of wounds, Oct., 1915. Re-enlisted, Jan., 1916.
NICKERSON, E. C.....			
NICKERSON, M. H.....	Cadet.....	Royal Flying Corps	
NICKLE, CLAUDE.....	Cadet.....	Royal Flying Corps	
NICOL, D. A.....	Private.....	175th Battn.	
NICOLSON, R. A.....	Staff-Ser- geant....	11th Reserve Battn.	
NIXON, C. B.....	Private.....	2nd Battn.	
NIXON, M. E.....	Gunner.....	9th Siege Battery.	
NOBLE, William.....	Private.....	20th Battn.	
NOONAN, J. F.....	Private.....	248th Battn.	
NOONAN, Philip.....	Bombardier	36th Howitzer Bat- tery.	
✠NORMAN, A. L.....	Driver.....	29th C.F.A.....	Killed in action.
OATMAN, E. R.....	Private.....	6th Battn.	
O'BRIEN, RICHARD.....	Private.....	C.A.M.C.....	Wounded in knee.
OCKENDEN, E. F.....	Lance Cor- poral....	49th Battn.	
O'CONNELL, J. F.....	Private.....	85th Battn.	
O'GRADY, J. R.....	Lieutenant..	17th C.F.A.	
O'KEEFE, T. P.....	Gunner.....	36th C.F.A.	
O'NEILL, K. J.....	Sergeant....	2nd Can. Pioneers.	
O'REILLY, P. R.....	Lance-Cor- poral....	1st Newfoundland Regt.	
OSTRANDER, J. P. B....	Private.....	194th Battn.	
O'TOOLE, A. G.....	Gunner.....	10th Siege Battery.	
PACKER, JAMES.....	Private.....	46th Battn.	
PAGE, E. H.....	Private.....	85th Battn.	

FORTY-EIGHTH ANNUAL REPORT

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
PARK, Robert.....			
PARKER, G. A.....	Private.....	2nd Battn.	
PARMER, E. R.....	Private.....	Can. Record Office.	
PARTRIDGE H. M.....	Private.....	8th Battn.	
PATTISON, C. E.....	Lieutenant..	Aviation Corps, R.N.	
PAULINE, V. R.....	Cadet.....	Royal Flying Corps	
PEAKE, H. W.....	Lieutenant..	No. 5 Siege Battery	
✠PELLUET, RALPH.....	Private.....	200th Battn.....	Reported killed in air raid, May 25, 1917.
PENNEY, E. W.....		Can. Record Office.	
PERRIER, R. J.....	Corporal....	8th Can. Reserve.	
PERRY, R. W.....	Private.....	23rd Reserve Battn	
✠PETERS, A. W.....	Private.....	2nd Battn.....	Killed in action, Nov. 1, 1917.
PETERS, D. G. (Military Cross).....	Lieutenant..	236th Battn.....	Awarded Military Cross for heroic con- duct in bombing raid.
PHILIP, JAMES.....	Private.....	16th Battn.	
✠PHILLIPS, ALLAN.....	Private.....	142nd Battn.....	Killed in action.
PHINNEY, C. R.....	Gunner.....	52nd C.F.A.	
PICKARD, H. J.....	Corporal....	25th Battn.	
PICKUP, SAMUEL.....	Sergeant....	5th Div. Am. Col.	
PINDER, A. L.....	Private.....	Can. Machine Gun Depot.	
POOLE, V. B.....	Gunner.....	9th Can. Siege Battery.	
PORRITT, C. R.....	Driver.....	52nd C.F.A.	
PORTER, J. F.....	Driver.....	Div. Amm. Col.	
PORTER, LLOYD.....	Private.....	7th Battn.....	Wounded.
PORTER, ROY.....	Private.....	43rd Battn.	
POTTER, J. L.....	Private.....	37th Battn.	
POW, H. W.....	Gunner.....	R.C.H.A.....	Honorably discharged, physically unfit. Re- joined Montreal, Sherbrooke and Dra- per Sts., Branch.
POWE, F. W. G.....	Private.....	C.A.M.C.	
PRANGLEY, G. W.....	Gunner.....	3rd Div. Am. Col.	
PREVOST, S. A.....	Private.....	35th Battn.	
PRICE, J. H. W.....	Lance Cor- poral.....	28th Battn.	
PRINCE, W. S.....	Sapper.....	Div. Signalling Corps.	
PRINGLE, W. R.....	Private.....	C.A.M.C.	
PUTNAM, J. M.....	Private.....	82nd Battn.	

THE ROYAL BANK OF CANADA

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
QUICK, L. H. St. P.....	Gunner.....	Royal Field Artillery.	
RACEY, B. R.....	Private.....	14th Battn.....	Escaped from Germany, July, 1916. Since discharged in Canada.
RADFORD, A. F.....			
RAE, WALTER.....	Gunner.....	79th C.F.A.	
RAFUSE, S. A.....	Sergeant....	106th Battn.	
RALSTON, J. A.....	Signaller....	3rd Battn.	
READ, T. D.....	Sapper.....	Div. Signallers.	
REESOR, W. C.....	Private.....	7th Battn.	
REID, ALEXANDER.....	Private.....	8th Battn.	
REID, E. J.....	Private.....	C.A.M.C.	
REID, G. E.....		Ambulance Corps.	
REID, J. S.....	Private.....	24th Battn.	
REID, M. C.....			
RELYEA, R. E.....	Driver.....	51st Howitzer Battery.	
RENTON, A. W.....	Bugler.....	11th Battn.	
RHIND, C. E.....	Private.....	219th Battn.	
RICE, WILLIAM.....	Private.....	184th Battn.	
RICHARDS, SYDNEY.....	Private.....	30th Battn.	
✠RICHARDSON, J. M.....	Corporal....	66th Battn.....	Killed in action, Sept. 15, 1916.
RICHARDSON, L. M.....	Captain....	131st Battn.	
RICHARDSON, R. P.....	Corporal....	Can. Div. Headquarters.	
✠RICHES, J. H.....	Private.....	33rd Battn.....	Killed in action, April 10, 1917.
RICHMOND, J. F.....	Private.....	158th Battn.	
RIDDELL, W. R.....	Sergeant....	110th Battn.	
RIGGS, E. S.....	Private.....	Can. Engineers.	
RIPLEY, L. W.....	Private.....	193rd Battn.	
ROBB, M. J.....	Private.....	4th C.M.R.	
ROBERTS, ERNEST.....		Royal Flying Corps.	
ROBERTSON, D. W.....	Gunner.....	72nd C.F.A.	
ROBERTSON, STANLEY...	Captain....	1st Newfoundland Regt.....	Wounded in shoulder and back at the Somme, July, 1916.
ROBINSON, G. S.....	Signaller....	2nd Reserve Brigade.	
ROBINSON, H. D.....	Private.....	196th Battn.....	Discharged from Winnipeg Hospital, physically unfit.

FORTY-EIGHTH ANNUAL REPORT

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
ROBINSON, JAMES.....	Private.....	202nd Battn.	
ROBINSON, J. H.....	Sergeant.....	85th Battn.	
ROBINSON, W. G.....	Private.....	119th Can. Reserves	
RODGERS, J. H. M.....	Private.....	York and Simcoe Foresters.	
RODWELL, H. J.....	Private.....	183rd Battn.	
ROE, G.M.C.....	Private.....	131st Battn.	
ROE, S.F.D.....	Sergeant.....	48th Battn.	
ROSS, C. S.....	Gunner.....	5th Siege Battery.	
ROSS, KENNETH.....	Trooper.....	1st Can. Cavalry Brigade.	
ROSS, R. A.....	Gunner.....	63rd C.F.A.	
ROSS, W. F.....	Private.....	194th Battn.	
ROSS, W. P.....	Private.....	196th Battn.....	Reported wounded and missing since Oct. 23, 1917.
ROWLANDS, ARTHUR.....	Gunner.....	66th C.F.A.	
ROY, L. P. J.....	Cadet.....	Imperial Flying Corps.	
RUDOLPH, S. C.....	Private.....	Div. Signal Corps.	
RUMBALL, F. H.....	Gunner.....	1st Brigade Can. Reserve Artillery.	
RUSHTON, F. W.....	2nd Lieu- tenant.....	Essex Rgt., B.E.F.	
RUSSELL, HAROLD.....	Wheeler.....	1st Div. Amm. Col.	Honorably discharged. Rejoined Greene Ave. Branch, Westmount, June, 1916.
RUSSELL, J. B.....		R.F.C.	
RUTHERFORD, J. S.....	Private.....	24th Battn.	
RUTTAN, V. H.....	Driver.....	C.A.S.C.	
RYAN, A. M.....	Private.....	4th Battn.	
✠ SALUSBURY, N. H. P.....	Driver.....	C.A.S.C.....	Killed in action.
SANDERSON, E. R.....	Private.....	156th Battn.	
SAUNDERS, J. T.....	Trooper.....	6th C.M.R.....	Prisoner of war in Ger- many.
SCHAEFER, F. W.....	Gunner.....	1st Heavy Battery, C.E.F.	
SCOTT, S. W.....	Lance Cor- poral.....	3rd Battn.	
SCOUGALL, J. M.....	Qmr. Ser- geant.....	124th Battn.	
SCRIVEN, J. A.....	Gunner.....	10th Halifax Siege Battery.	

THE ROYAL BANK OF CANADA

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
SCRIVENER, H. L.			
SEATH, GEORGE	Gunner.....	77th C.F.A.	
SEVERS, W. E.	Gunner.....	9th C.F.A.	Wounded in hip, Sept., 1916.
SHANNON, W. A.	Paymaster-Sergeant..	55th Battn.	
SHARP, W. J.	Corporal....	66th Battery, C.F.A.	
SHARPE, H. V.	Trooper....	Fort Garry Horse, C.E.F.	
SHAW, J. C.	Gunner.....	2nd Heavy Artillery.	
SHAW, ROBERT.....			
✠SHEARER, T. P.	Private....	C.A.S.C.	Killed in action, Oct. 29, 1917.
SHELDON, J. S.	Private....	186th Battn.	
SHEPHERD, T. R.	Private....	C.A.M.C.	
SHEPPARD, C. M.	Private....	24th Battn.....	Honorably discharged. Rejoined Bank at Laurier Ave., Montreal, Oct., 1916.
SHERMAN, F. J.	Major.....	C.A.P.C.	Promoted from Private, P.P.C.L.I.
✠SHERMAN, L. S.	Lance-Corporal....	Royal Sussex Regt.	Died of wounds, Aug. 5, 1916.
SHIELDS, D. de V.	Private....	112th Battn.	
SHIMMEN, J. H.	Private....	1st Can. Field Ambulance.	
SHORE, J. A. M.	Lieutenant.	186th Battn.	
SHOREY, S. O.	Private....	27th C.F.A.	
SIMON, P. M.	2nd Class Seaman..	United States Navy.	
SIMPSON, C. B.	Sapper.....	Royal Engineers.	
SIMPSON, H. G.	Gunner.....	34th C.F.A.	Honorably discharged after pneumonia. Rejoined Newcastle, Ont., Branch, Sept., 1917.
SIMPSON, R. T. H.	Private....	31st Battn.	
SIMPSON, W. J.	Private....	170th Battn.	
SIMS, VICTOR.....	Private....	78th Battn.	
SINGLETON, ARTHUR	Private....	2nd Battn.....	Wounded in legs, shoulder and elbow, Sept. 15, 1916.
✠SKEAFF, J. M.	Lieutenant..	92nd Battn.....	Died of pleuro-pneumonia at Toronto, Jan. 24, 1916.

F O R T Y - E I G H T H A N N U A L R E P O R T

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
SKENE, O. E.....	Private....	9th Battn., Can Ry. Troops.	
SMALL, H. J.....	Gunner.....	67th C.F.A.	
SMITH, A. G. H.....	Private....	C.A.P.C.	
SMITH, A. F.....	.....	.....
SMITH, ARCHIBALD.....	.....	.....
SMITH, A. R.....	Paymaster- Sergeant..	112th Battn.	
SMITH, C. K.....	Lieutenant..	4th Cont., B.W.I. Regt.	
SMITH, F. C.....	Signaller....	3rd Div. Amm Col.	
SMITH, G. J.....	.....	10th Siege Battery.	
SMITH, H. H.....	Private.....	No 3 Gen. Hospi- tal	
✦SMITH, J. T.....	Private....	8th Battn.....	Died of wounds, Sept. 8, 1916.
SMITH, REUBEN.....	Quarter- master....	4th Battn.	
✦SMITH, R. H.....	Private.....	C.A.M.C.....	Died of wounds, Oct. 19, 1916.
SMITH, S. W.....	Private.....	P.P.C.L.I.	
✦SMITH, T. V. G.....	Sapper.....	Can. Engineers....	Killed in action.
SMITH, W. R.....	Private.....	174th Battn.	
SMYTH, F. A.....	Private.....	162nd Battn.	
SNELL, L. L.....	Private.....	123rd Co., Can. Forestry Corps.	
SNOW, F. W.....	Lance-Cor- poral.....	1st Newfoundland Regt.	
SNOWDON, J. L.....	Private... ..	160th Battn.	
SNOWDON, M. J.....	Driver.....	3rd Div. Amm Col.	
SPENCE, C. M. V.....	Lieutenant..	21st Battn.	
✦SPENCE, R. E.....	Sergeant....	6th C.F.A.....	Died of wounds, Oct. 28, 1916.
SPERO, W. P.....	Captain....	135th Battn.	
SQUIRE, A. G.....	Lieutenant..	1st Battn. W.I. Regt.	
STABLEFORD, FREDERICK	Private.....	46th Battn.	
STANLEY, F. A.....	Bombardier	36th Howitzer Bat- tery.	
STARK, ROBERT.....	Private.....	36th Battn.	
STARKE, A. M.....	Private.....	1st Reinforcing Co., Royal Highland- ers of Canada.	

THE ROYAL BANK OF CANADA

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
STATHAM, E. H.....	Private....	48th Battn.	
STEELE, C. F.....	Private....	25th Reserve Battn.	
✠STEELE, J. H.....	Private....	P.P.C.L.I.....	Killed in action, Jan. 31, 1917.
✠STEIN, C. D. P.....	Sapper....	Canadian Engineers.....	Killed in action, May, 1916.
STEPHEN, H. J.....	Private....	5th Battn.....	Received shrapnel wound in the back.
STEPHEN, W. M.....	Private....	B.C Cycle Platoon.	
STEPHENS, A. E.....	Private....	85th Battn.	
STEPHENS, F. L.....	Private....	125th Battn.	
STERNS, H. E.....			
STEVENS, E. V.....			
STEVENS, F. H.....	Sergeant...	7th Battn.....	Wounded, May 24, 1915.
STEWART, E. W. H.....	Lieutenant..	23rd Battn.	
STEWART, JAMES.....	Private....	63rd Battn.	
STEWART, THOMAS.....	Sergeant-Major..	8th Battn.....	Wounded and prisoner of war at Minden, Westphalia, Germany.
STEWART, W. C.....	Private....	17th Reserve Battn.	Seriously wounded.
STONE, B. C.....	Private....	P.P.C.L.I.....	Prisoner of war at Dulmen, Germany.
STONEMAN, H. K.....	Sergeant...	1st Forestry Battn.	
STRACHAN, ALEXANDER..	Private....	C.A.S.C.....	Honorably discharged. Rejoined at Victoria Ave., Westmount, June 5, 1916.
STRONG, H. P.....	Sergeant...	145th Battn.	
STROPLE, H. G. A.....	Private....	64th Battn.	
STUART, ALEXANDER....	Private....	Royal Fusiliers.	
SUTHERBY, R. E.....	Private....	C.A.M.C.	
SYDENHAM, O. S.....	Sergeant...	10th Battn.	
TAITT, N. R.....	Lieutenant..		Obtained a commission in England.
TANNER, B. H.....	Paymaster-Sergeant..	Can. Forestry Battn.	
TANNER, H. R.....	Lieutenant..	130th Battn.	
TASSIE, J. S. G.....	Cadet.....	Royal Flying Corps.	
TATE, J. R.....	Gunner.....	68th C.F.A.	
TAYLOR, R. A.....	Private....	51st Battn.	
TAYLOR, W. T.....	Private....	13th Battn.	

FORTY-EIGHTH ANNUAL REPORT

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
TEEPLE J. H.....	Private.....	119th Battn.	
TEEVAN, T. F.....	Private.....	67th Battn.	
TESSIER, R. McN.....	Lance-Cor- poral.....	1st Newfoundland Regt.	
THIBAULT, A. H.....	Private.....	227th Battn.	
THOMPSON, C. S.....	Private.....	York and Simcoe Foresters.	
THOMPSON, G. P.....	Private.....	102nd Battn.	
THOMPSON, J. F.....	Paymaster- Sergeant..	232nd Battn.	
THOMSON, H. J.....	Private.....	151st Battn.	
THOMSON, JOSEPH.....	Gunner.....	67th C.F.A.	
THOMSON, W. P.....	Private.....	7th Battn.	
THORNTON, N. H.....	Private.....	49th Battn.	
THORP, C. A.....	Seaman.....	R.C.N.V.R.	
THURSTANS, H. S. Y.....	Gunner.....	45th Battn.	
TILLEY, H. S. T.....	Private.....	1st Depôt Battn., First Central On- tario Regt.	
TINDALE, A. S.....	Gunner.....	3rd Can. Div. Ar- tillery.	
TINDALL, O. L.....	Gunner.....	R.C.H.A.	
TODD, C. C.....	Private.....	187th Machine Gun Corps.	
TOMPKINS, N. C.....	Private.....	26th Battn.	
TOOTHILL, W. A.....	Leading Seaman..	Royal Naval Re- serve.	
✠TOWER, R. E.....	Corporal...	6th C.M.R.....	Killed in action, July 21, 1916.
TROY, L. T.....	Private.....	13th Can Reserve Battn.	
✠TUACH, D. MACK.....	Private.....	Royal Fusiliers....	Killed in action about Aug. 20, 1917.
TUCK, D. C.....	Gunner.....	3rd D.A.C., C.F.A.	
TULLY, N. J.....	Private.....	127th Battn.....	Seriously ill, suffering from accidental frac- ture of skull.
TUPPER, M. L.....	Lieutenant..	25th Battn.	
✠TURNBULL, G. A.....	Sergeant....	40th Battn.....	Killed in action, Sept. 16, 1916.
TURNBULL, G. V.....	Gunner.....	9th Siege Battery.	
TURNBULL, JAMES.....	Gunner.....	74th C.F.A.	
TURNER, A. V.....	Gunner.....	C.F.A.	

THE ROYAL BANK OF CANADA

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
TUTT, F. H.....	Private.....	14th Battn.....	Prisoner of war at Hanover, Germany.
TYNER, H. R.....	Captain....	3rd Battn., Dorsetshire Regt.	
TYSON, GILBERT.....	Private.....	23rd Battn.	
UNDERHILL, RAPHAEL... ..	Sergeant....	Territorial Forces.	
UNDERWOOD, T. H.....	Private.....	63rd Battn.	Discharged.
UREN, A. C.....	Assistant-Paymaster	Royal Naval Reserve.	
VALE, G. St. J., JR	Trooper....	20th C.M.R.	
VAN ALLEN, W. H.....	.....	.....	Discharged. Physically unfit.
VERTEUIL, M. D	Trooper....	King Edward's Horse.	Wounded at Festubert, May, 1915. Returned to front, Sept. 1915.
VOADEN, C. E... ..	Private.....	4th Can. Field Ambulance.	
VOELKER, C. R.....	Lieutenant..	192nd Battn.	
VYSE, E. T.....	Lieutenant..	12th Battn.	
WALDIE, WILLIAM.....	Corporal....	62nd Battn.	
WALLACE, C. W.....	Private.....	231st Battn.....	Reported dangerously wounded.
✠WALLACE, H.....	Private ...	17th Battn.....	Killed in action, Sept. 21, 1916.
WALLACE, R. A.....	Private.....	C.S.A.C.	
WALLIS, I. N.....	Trooper....	C.M.R.	
WALTER, M. M.....	Private....	2nd Battn., C.R.T.	
WARD, S. W.....	Gunner....	72nd C.F.A.	
WARNER, F. MACK.....	Lieutenant..	4th Royal Scots.	
WATSON, G. R. D.....	Lieutenant..	R.N.V.R. (Motor Patrol).	
WATT, D. J.....	Gunner.. ..	10th C.F.A.	
WATT, R. A. MCR.....	.....	.....
WEAVER, H. C.....	Private.....	7th Battn.	
WEAVER, W. C.....	Paymaster-Sergeant..	154th Battn.	
WEEKES, T. B.....	Private.....	73rd Battn.	
WEIR, THOMAS.....	Corporal....	11th C.M.R.	
WELLS, D. P.....	Private.....	13th Battn.....	Wounded and taken prisoner at St. Julien. Transferred to Switzerland, Aug., 1916.

FORTY-EIGHTH ANNUAL REPORT

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Continued)

NAME	RANK	UNIT	REMARKS
WELLWOOD, W. G.....	Gunner.....	68th C.F.A.	
WEST, C. F.....	Private.....	26th Reserve Battn.	
WEST, W. H. L.....	Driver.....	Can. Signallers.	
WETMORE, L. C.....	Gunner.....	9th Siege Battery.	
WHATMORE, KENNETH.....			
WHIDDEN, E. L.....	Gunner.....	10th Siege Battery.	
WHITE, F. J.....	Gunner.....	271st Heavy Siege Artillery.	
WHITE, GEORGE.....	Gunner.....	No. 10 Halifax Siege Battery.	
WHITE, JOHN.....	Private.....	228th Battn.	
✠WHITE, R. B.....	Sergeant....	1st Newfoundland Regiment.....	Died at No. 46 Stationary Hospital, Etaples, France.
WHITEHEAD, F. W. F....	Lieutenant..	Royal Highlanders of Canada.	
WHITEHEAD, G. V.....	Lieutenant..	148th Battn.	
WICKETT, R. A. W.....	Private.....	49th Battn.	
WICKS, W. E.....	Private.....	1st Can. Field Bakery.	
WICKWIRE, L. H.....	Private.....	193rd Battn.	
WIDMEYER, L. H.....	Private.....	8th Reserve Battn.	
WILKINS, A. H. J.....	Corporal....	79th C.F.A.	
WILKINSON, ARTHUR.....	Private.....	43rd Battn.	
WILKINSON, W. L.....	Gunner.....	16th C.F.A.	
WILLEY, J. E.....			
WILLIAMS, L. A.....	Sapper.....	11th Field Co., Can. Engineers.	
WILLIAMS, W. H.....	Cadet.....	Royal Flying Corps.	
WILLIAMSON, E. L.....	Private.....	Sask. Rly. Construction Co.	
WILLIAMSON, J. C.....	Private.....	164th Battn.	
WILLIS, G. A.....	Gunner.....	Depôt Battery, C.F.A.	
WILMOT, A. J.....	Private.....	No. 9 Stationary Hospital.	
WILSON, A. B.....	Private.....	147th Battn.	
WILSON, G. C.....	Private.....	C.A.M.C.	
✠WILSON, G. T.....	Corporal....	P.P.C.L.I.....	Killed in action, June 2, 1916.
WILSON, J. L.....	Private.....	85th Battn.....	Honorably discharged. Medically unfit. Re-joined Berwick Brch., March, 1916.

THE ROYAL BANK OF CANADA

MEMBERS OF THE STAFF ON ACTIVE SERVICE — (Concluded)

NAME	RANK	UNIT	REMARKS
WILSON, J. M.....	Private.....	72nd Queen's Battery.	
WILSON, W. McL.....	Lieutenant..	25th Battn.	
WILSON, W. P. McK.....	Private.....	110th Battn.	
WINSTONE, F. J.....	Private.....	C.A.M.C.	
WINTERS, G. W.....	Private.....	85th Battn.	
WISHART, R. J.....	Private.....	72nd Battn.	
WITHROW, C. A.....	Lance Corporal.....	85th Battn.	
WITTER, D. L.....	Driver.....	2nd Can. Div. Am. Col.	
✠WOLFE, E. M.....	Gunner.....	67th Battery, C.F.A.....	Died at Military Base Hospital, Toronto.
WOMERSLEY, WILFRED..	Corporal...	184th Battn.	
WOOD, C. R.....	Private.....	25th Can. Reserve.	
WOOD, M. M.....	Private.....	4th Battn.	
WOODCOCK, C. E. S....	Lance Corporal.....	C.A.S.C.....	Shrapnel wound in leg.
WRIGHT, FREDERICK....	Private.....	16th Battn.....	Wounded in leg. Honorably discharged. Rejoined Victoria Branch, May, 1916.
✠WYATT, C. G.....	Private.....	No. 3 Gen. Hospital.....	Killed in action, Aug. 16, 1917.
WYNN, A. R.....	Private.....	P.P.C.L.I.	
YATES, G. G.....	Private.....	196th Battn.	
YOUNG, H. A.....	Signaller....	160th Battn.	
YOUNGS, HARVEY.....	Gunner.....	63rd C.F.A.	
ZAPPE, A. K.....	Corporal...	P.P.C.L.I.....	Prisoner of war at Hanover, Germany.
ZOLLER, J. L.....	Driver.....	3rd Div. Amm. Col.	

NOTE.—Exactly 1,000 members of the Staff had enlisted for Overseas Service up to December 31st, 1917.

DOMINION of CANADA STATISTICS



PRINCIPAL CONTENTS

	PAGE
AREA, POPULATION, REVENUE AND EXPENDITURE . . .	54
PUBLIC DEBT, STATEMENT OF	55
CHARTERED BANKS, CLEARING HOUSE RETURNS, ETC.	56
WHEAT, THE WORLD'S PRODUCTION	57
WESTERN CROP	58
EXPORTS FROM CANADA	59
GRAIN CROPS, PRINCIPAL WESTERN	60
FIELD CROPS IN CANADA	61
TRADE, SUMMARY OF IMPORTS AND EXPORTS	62
SUMMARY BY COUNTRIES	63
MINERAL PRODUCTION	64
TRAFFIC RETURNS, CANALS, RAILROADS, ETC	65
INSURANCE—FIRE AND LIFE	66
COMMERCIAL FAILURES	66
WHOLESALE PRICES IN CANADA	67
RETAIL PRICES OF FOODS, FUEL, ETC	69
IMMIGRATION—RELIGIOUS DENOMINATIONS	70
CUSTOMS TARIFF (ABRIDGED)	71
WAR TAXES	81

THE ROYAL BANK OF CANADA

**AREA AND POPULATION OF CANADA
(CENSUS OF 1911)**

PROVINCES AND DISTRICTS	LAND SQ. MILES	WATER SQ. MILES	TOTAL LAND AND WATER SQ. MILES	POPULATION IN 1911	DENSITY OF POPULATION PER SQ. MILE 1911 (b)
Alberta.....	252,925	2,360	255,285	374,663	1.47
British Columbia.....	353,416	2,439	355,855	392,480	1.09
Manitoba.....	(a)231,926	19,906	251,832	455,614	6.18
New Brunswick.....	27,911	74	27,985	351,889	12.61
Nova Scotia.....	21,068	360	21,428	492,338	22.98
Ontario.....	(a)365,880	41,382	407,262	2,523,274	9.67
Prince Edward Island.....	2,184	—	2,184	93,728	42.91
Quebec.....	(a)690,865	15,969	706,834	2,033,232	5.69
Saskatchewan.....	243,382	8,318	251,700	492,432	1.95
Northwest Territories.....	1,207,926	34,298	1,242,224	18,481	.009
Yukon.....	206,427	649	207,076	8,512	.041
CANADA, TOTAL . . .	3,603,910	125,755	3,729,665	*7,206,643	1.93

NOTE

(a) By the Extension Act of 1912, the area of Ontario was increased by 146,400 sq. miles; Quebec by 354,961 sq. miles; and Manitoba by 178,100 sq. miles.

(b) The land areas of the several provinces, as shown by the Census of 1911, have been used in calculating the density of population.

*Estimated population, 1917, 8,361,000.

PUBLIC DEBT

FISCAL YEAR	GROSS DEBT	ASSETS	NET DEBT	NET DEBT PER HEAD
1870	\$115,993,706	\$ 37,783,964	\$ 78,209,742	\$22.64
1880	194,634,440	42,182,852	152,451,588	36.17
1890	286,112,295	48,579,083	237,533,212	49.60
1900	346,206,980	80,713,173	265,493,807	49.88
1910	470,663,046	134,394,500	336,268,546	48.61
1913	483,232,560	168,930,934	314,301,626	40.51
1914	544,391,369	208,394,519	335,996,850	41.61
1915	700,473,814	251,097,731	449,376,083	55.41
1916	936,987,802	321,831,631	615,156,171	75.61
1917	1,382,003,268	502,816,970	879,186,298	105.15

**REVENUE AND EXPENDITURE
(CONSOLIDATED FUND)**

YEAR	REVENUE	EXPENDITURE	YEAR	REVENUE	EXPENDITURE
1870*	\$15,512,225	\$14,345,509	1910†	\$101,503,711	\$ 79,411,747
1880*	23,307,406	24,850,634	1915†	133,073,482	135,523,207
1890*	39,879,925	35,994,031	1916†	172,147,838	130,350,727
1900*	51,029,994	42,975,280	1917†	232,601,294	148,599,343

*For fiscal year ending 30th June.

† For fiscal year ending 31st March.

FORTY-EIGHTH ANNUAL REPORT

**STATEMENT OF PUBLIC DEBT
AS ON 31st DECEMBER, 1915-17**

LIABILITIES	1915	1916	1917
Funded debt—			
Payable in Canada.....	\$ 11,118,010.94	\$308,806,931.69	\$519,349,551.05
Payable in London.....	362,703,312.40	362,703,312.40	362,703,312.40
Payable in New York.....		75,357,000.00	75,873,000.00
Temporary Loans.....	179,607,017.53	120,925,808.02	556,700,464.07
Bank Circulation Redemption Fund.....	5,668,759.32	5,755,554.26	5,799,609.27
Dominion Notes.....	171,694,231.79	179,290,064.29	274,063,856.54
Savings Banks (P.O. and Dom. Govt.).....	52,160,206.87	54,660,623.45	53,707,440.55
Trust Funds.....	10,088,283.11	10,224,830.38	10,763,609.29
Province Accounts.....	11,920,481.20	11,920,481.20	11,920,481.20
Miscellaneous and Banking Accounts.....	41,632,058.39	36,081,676.08	27,744,709.88
TOTAL GROSS DEBT.....	\$846,592,361.55	\$1,165,726,281.77	\$1,898,626,034.25
ASSETS			
Investments—			
Sinking Funds.....	\$ 11,668,891.51	\$ 11,249,186.93	\$ 16,095,991.88
Other Investments.....	110,268,901.12	138,673,112.12	245,622,908.14
Province Accounts.....	2,296,327.90	2,296,327.90	2,296,327.90
Miscellaneous and Banking Accounts.....	207,214,221.65	289,396,205.15	658,182,302.15
TOTAL ASSETS.....	\$331,448,342.18	\$443,614,832.10	\$922,197,530.07
TOTAL NET DEBT.....	\$515,144,019.37	\$722,111,449.67	\$976,428,504.18

THE ROYAL BANK OF CANADA

BANK CLEARING HOUSES

CITIES	ESTD.	1913	1915	1916	1917
Halifax.....	1887	\$105,623,769	\$104,414,585	\$125,997,877	\$151,812,753
Montreal.....	1889	2,880,020,101	2,628,122,428	3,722,609,000	4,188,255,210
Toronto.....	1891	2,181,281,877	1,885,956,257	2,571,535,622	3,004,785,565
Hamilton.....	1891	185,811,574	151,420,271	200,811,087	244,401,339
Winnipeg.....	1893	1,634,977,237	1,530,683,124	2,061,795,257	2,622,924,702
St. John.....	1896	85,756,651	76,468,267	90,966,795	102,948,814
Victoria.....	1898	176,977,074	76,677,926	80,331,121	84,822,216
Vancouver.....	1898	606,899,710	281,575,949	321,588,718	419,610,898
Ottawa.....	1901	207,667,006	211,636,520	261,049,599	291,197,713
Quebec.....	1901	165,654,745	158,325,906	192,165,705	213,504,960
London.....	1902	90,720,202	89,774,787	100,090,560	112,664,207
Calgary.....	1906	247,882,758	169,758,599	233,099,671	348,663,426
Edmonton.....	1906	213,053,268	105,834,951	114,345,955	142,606,772
Regina.....	1909	132,087,453	87,122,604	124,349,588	169,800,113
Brandon.....	1910	32,186,498	27,132,173	28,922,518	30,429,612
Lethbridge.....	1910	28,893,477	19,740,218	31,638,543	45,021,074
Saskatoon.....	1910	92,907,910	50,146,841	68,316,154	93,730,650
Moose Jaw.....	1911	59,370,943	42,634,319	52,971,442	64,896,741
Brantford.....	1911	32,697,443	26,640,280	34,325,070	42,189,449
Fort William.....	1911	49,154,076	24,840,905	27,472,159	34,224,050
Medicine Hat.....	1913	a 21,106,215	13,503,194	21,670,502	29,716,159
New Westminster.....	1913	29,424,494	13,460,081	13,918,003	17,480,445
Peterborough.....	1914	.....	20,910,677	26,675,636	32,917,018
Sherbrooke, Que.....	1916	.....	.....	b 24,478,899	33,949,442
Kitchener.....	1916	.....	.....	c 26,066,436	30,268,621
TOTAL.....		\$9,260,163,181	\$7,796,781,250	\$10,557,191,917	\$12,552,821,949

a 8 months.

b 11 months.

c 9 months.

ABSTRACT OF CHARTERED BANK RETURNS TO DOMINION GOVERNMENT

31st DECEMBER	1910	1913	1915	1916	1917
Capital, Paid up.....	\$99,676,093	\$114,809,297	\$113,987,577	\$113,346,341	\$111,673,776
Reserve Fund.....	83,965,869	112,118,016	112,457,333	113,383,343	114,100,693
Notes in Circulation.....	187,694,840	108,646,425	122,199,582	148,785,287	192,923,824
Deposits, Total.....	926,390,794	1,141,780,610	1,326,447,700	1,509,085,295	1,822,979,062
Loans, Total.....	880,857,520	1,108,425,538	1,111,870,018	1,188,978,746	1,227,363,899
Total Assets.....	1,229,790,859	1,551,263,432	1,737,992,244	1,948,044,256	2,323,163,783

DEPOSITS IN SAVINGS BANKS

	1910	1913	1915	1916	1917
P.O. Savings Banks.....	\$ 43,586,357	\$ 42,728,942	\$ 39,995,406	\$ 40,008,418	\$42,582,479
Other Govt. Savings Banks	14,677,872	14,411,542	14,006,164	13,520,009	13,633,610
Other Savings Banks.....	32,135,079	40,133,551	37,817,474	40,405,037	44,139,978
Loan Cos. and Bldg. Soc's..	25,421,628	32,681,806	† 9,193,194	†* 9,193,194	†* 9,193,194
TOTAL.....	\$115,820,936	\$129,955,841	\$101,012,238	\$103,126,658	\$109,549,261

* Year 1915

† Loan and Trust Cos. under Dom. Charter only.

FORTY-EIGHTH ANNUAL REPORT

**THE WORLD'S WHEAT PRODUCTION 1915 TO 1917
AND CALENDAR OF THE WORLD'S WHEAT HARVEST**

COUNTRIES	1915	1916	1917	CALENDAR OF THE WORLD'S WHEAT HARVEST
NORTH AMERICA—	Bushels	Bushels	Bushels	JANUARY—
United States.....	1,011,505,000	636,308,000	650,828,000	Australasia.
Canada.....	393,543,000	262,781,000	233,743,000	Chili.
Mexico.....	(b) 8,000,000	(b) 8,000,000	(b) 7,480,000	Argentina.
TOTAL NORTH AMERICA	1,413,048,000	907,089,000	892,051,000	FEB. AND MARCH—
				East India.
				Upper Egypt.
SOUTH AMERICA—				APRIL—
Argentina.....	172,651,000	70,225,000	210,000,000	Lower Egypt.
Chili.....	(b) 12,000,000	(b) 12,000,000	(b) 14,000,000	Asia Minor.
Uruguay.....	9,867,000	5,390,000	18,372,000	Mexico.
TOTAL SOUTH AMERICA	194,518,000	87,615,000	242,372,000	MAY—
				Algeria.
				Central Asia.
				China.
EUROPE—				Japan.
Austria.....	(c) 51,714,000	(c) 48,672,000	(c) 36,500,000	U.S.A. (Texas).
Hungary.....	151,406,000	(c) 135,717,000	(c) 135,000,000	JUNE—
Belgium.....	(c) 12,661,000	(c) 11,917,000	(c) 9,000,000	Turkey.
Bulgaria.....	46,213,000	33,951,000	34,000,000	Spain.
Denmark.....	7,893,000	6,026,000	4,300,000	Southern France.
France.....	237,806,000	204,910,000	144,150,000	U.S.A. (Calif., Tenn., Va., Ky., Kan., Utah, Miss.)
German Empire.....	(c) 129,822,000	(c) 121,696,000	(c) 91,000,000	JULY—
Greece.....	(b) 8,000,000	(b) 8,000,000	(b) 4,000,000	Roumania.
Italy.....	170,542,000	176,541,000	140,000,000	Austria-Hungary.
Herzegovina & Bosnia	(b) 1,600,000	(b) 2,048,000	1,500,000	Southern Russia.
Netherlands.....	5,680,000	4,710,000	3,453,000	Germany.
Norway.....	284,000	305,000	241,000	Switzerland.
Luxemburg.....	516,000	433,000	388,000	France.
Portugal.....	(b) 8,000,000	(b) 8,000,000	(b) 7,440,000	Southern England.
Roumania.....	89,787,000	78,521,000	70,000,000	Eastern Canada.
Russia-in-Europe.....	(d) 746,195,000	(d) 595,425,000	(d) 550,000,000	U.S.A. (Ore., Neb., S. Minn., Wis., Colo., Wash., Iowa., Ill., Ind., Mich., Ohio., N. Y., New England States)
Serbia.....	(c) 10,757,000	(b) 10,880,000	(b) 8,000,000	AUGUST—
Spain.....	139,299,000	152,330,000	141,000,000	Holland.
Sweden.....	8,763,000	8,789,000	7,497,000	Belgium.
Switzerland.....	3,957,000	4,053,000	4,556,000	Great Britain.
Cyprus and Malta.....	(b) 2,400,000	(b) 2,400,000	(b) 2,400,000	Denmark.
United Kingdom.....	74,122,000	59,775,000	64,064,000	Poland.
TOTAL EUROPE.....	1,907,418,000	1,675,099,000	1,458,489,000	Western Canada.
				U.S.A. (Dakotas).
ASIA—				SEPT. AND OCT.—
British India.....	376,731,000	318,005,000	379,307,000	Scotland.
Japan.....	25,799,000	28,307,000	26,533,000	Sweden.
Russia-in-Asia.....	143,849,000	86,812,000	86,000,000	Norway.
Persia.....	(a) 13,600,000	(b) 13,600,000	(b) 13,600,000	Northern Russia.
TOTAL ASIA.....	559,979,000	446,724,000	505,440,000	NOVEMBER—
				Peru.
				South Africa.
AFRICA—				DECEMBER—
Algeria.....	34,655,000	29,152,000	28,980,000	Burmah.
Egypt.....	39,148,000	36,543,000	29,835,000	Argentina.
The Cape.....	(b) 2,400,000	(b) 2,400,000	(b) 2,400,000	
Tunis.....	11,023,000	11,023,000	6,963,000	
TOTAL AFRICA.....	87,226,000	79,118,000	68,178,000	
AUSTRALASIA—				
TOTAL AUSTRALASIA...	151,272,000	157,090,000	123,000,000	
GRAND TOTAL	4,313,461,000	3,352,735,000	3,289,530,000	

Statistics compiled by the Canadian Commissioner of the International Institute of Agriculture, Ottawa.

(a) From Dornbusch's Floating Cargoes List.

(b) From Broomhall's.

(c) The five years' average production (1909-13) less 15% in 1915, 20% in 1916 and 40% in 1917

(d) 47 Governments.

THE ROYAL BANK OF CANADA

**THE WHEAT CROP OF MANITOBA,
ALBERTA AND SASKATCHEWAN**

POSITION, 31st DECEMBER, 1915-17	1915	1916	1917
	BUSHELS	BUSHELS	BUSHELS
TOTAL CROP.....	385,000,000	200,000,000	205,000,000
Inspected to 31st December.....	187,738,800	96,884,050	112,987,500
Delivered at Winnipeg, not inspected...	100,000	75,000	100,000
Milled West of Winnipeg.....	5,000,000	5,000,000	5,000,000
In store in Interior Elevators on the lines of C.P.R., G.T.P., C.N.R. and G.N.R.	45,150,000	34,000,000	21,300,000
En route, not inspected.....	10,000,000	5,000,000	4,000,000
	247,988,800	140,959,050	143,387,500
Balance of Crop.....	137,011,200	59,040,950	61,612,500
Allowance for Seed.....	25,000,000	25,000,000	27,000,000
Balance in Farmers' hands for sale.....	112,011,200	34,040,950	34,612,500

**GRADES INSPECTED PREVIOUS
TO 31st DECEMBER, 1917**

NO. OF CARS	GRADE	PERCENTAGE
1,016	1 Manitoba Hard.....	1.124
49,009	1 Manitoba Northern.....	54.220
18,018	2 Manitoba Northern.....	19.934
10,406	3 Manitoba Northern.....	11.512
3,618	No. 4 Wheat.....	4.003
1,872	No. 5 Wheat.....	2.071
1,341	No. 6 Wheat.....	1.484
402	Feed.....	.445
2,312	Rejected Wheat.....	2.558
295	Smutty Wheat.....	.326
1,934	No Grade Wheat.....	2.140
12	Condemned Wheat.....	.013
39	No Established Grade.....	.043
3	No. 2 Goose Wheat.....	.003
55	Alberta Red Wheat No. 1.....	.060
47	Alberta Red Wheat No. 2.....	.052
8	Alberta Red Wheat No. 3.....	.009
1	Winter Wheat No. 5.....	.001
2	Winter Wheat No. 3.....	.002
90,390	(Average 1,250 bushels per car)	100.000

EXPORTS OF WHEAT (DOMESTIC) FROM CANADA

(IN BUSHELS)

I. TO BRITISH EMPIRE

FISCAL YEAR	GREAT BRITAIN	AUSTRALIA	BRITISH AFRICA	OTHER BRITISH POSSESSIONS	TOTAL BUSHELS, BRITISH EMPIRE
1895	8,786,798	.....	.....	19	8,786,817
1900	15,975,858	7	.....	6	15,975,871
1905	11,280,407	.....	8,112	15	11,288,534
1910	46,589,228	.....	105,471	35	46,694,734
1912	60,343,037	.....	45,444	451	60,388,932
1913	77,722,465	.....	111,801	128	77,834,394
1914	108,574,397	20	162,079	10,013	108,585,430
1915	64,301,202	6	160,902	574,846†	65,036,956
1916	140,414,411	97,491	174,966	1,007	140,687,875
1917	152,043,222	.....	.....	2,065,574*	154,108,796

†167,626 Bus. to Gibraltar and 406,812 Bus. to New Zealand. *2,065,544 Bus. to Gibraltar.

(IN BUSHELS)

II. TO FOREIGN COUNTRIES

FISCAL YEAR	BELGIUM	FRANCE	GERMANY	U.S.A.	OTHER FOREIGN COUNTRIES	TOTAL FOREIGN COUNTRIES	GRAND TOTAL
1895	.....	.....	18,682	20,190	.....	38,872	8,825,689
1900	438,046	143,692	92,839	82,785	111,417	868,779	16,844,650
1905	393,549	.....	.....	3,018,232	.....	3,411,781	14,700,315
1910	547,346	223,309	72,000	1,856,181	347,780	3,046,616	49,741,350
1912	1,696,953	.....	890,003	997,662	492,736	4,077,354	64,466,286
1913	3,072,736	45,469	777,614	9,834,530	1,601,266	15,331,615	93,166,009
1914	1,658,861	435,773	297,565	7,522,027	1,764,844*	11,679,070	120,426,579
1915	984,520	838,521	366,974	4,092,026	594,388	6,876,429	71,913,385
1916	174,694	2,499,046	.....	8,365,331	6,018,523†	17,057,594	157,745,469
1917	203,675	10,620,469	.....	18,200,283	6,510,623‡	35,535,050	189,643,846

*1,202,118 Bus. to Holland. †Chiefly Italy. ‡4,805,230 Bus. to Italy and 1,081,354 to Holland.

[60]

THE ROYAL BANK OF CANADA

**AREA AND YIELD OF PRINCIPAL
WESTERN GRAIN CROPS
MANITOBA**

YEAR	WHEAT		OATS		BARLEY	
	ACRES IN CROP	BUSHELs	ACRES IN CROP	BUSHELs	ACRES IN CROP	BUSHELs
1900	1,457,396	13,025,252	529,108	8,814,312	155,111	2,939,477
1905	2,643,588	55,761,416	1,031,239	45,484,024	432,298	14,064,175
1910	2,962,187	39,916,391	1,486,436	42,647,766	624,644	12,960,038
1912	2,823,362	58,433,579	1,939,982	87,190,677	962,928	33,795,191
1913	3,141,218	62,755,455	1,939,723	81,410,174	1,153,834	33,014,693
1914	3,366,200	52,491,879	2,064,114	62,034,668	1,187,136	23,866,098
1915	3,664,281	96,662,912	2,121,845	101,077,991	1,039,849	35,423,495
1916	2,994,529	30,439,600	2,062,411	67,729,922	1,153,660	24,116,141
*1917	2,853,362	42,689,061	2,230,005	63,372,832	1,270,724	26,014,948

*Partly estimated.

ALBERTA

YEAR	WHEAT		OATS		BARLEY	
	ACRES IN CROP	BUSHELs	ACRES IN CROP	BUSHELs	ACRES IN CROP	BUSHELs
1900	30,324	582,623	77,616	2,625,581	9,256	234,971
1905	107,526	2,306,524	242,801	9,514,180	64,830	1,773,914
1910	592,960	7,904,520	492,589	12,158,530	90,901	1,899,509
1912	1,078,685	19,830,649	971,969	37,085,234	225,055	6,287,112
1913	1,126,833	21,610,233	1,221,450	44,078,325	333,462	8,645,812
1914	1,039,491	15,939,287	1,147,382	34,597,117	340,992	7,847,640
1915	1,669,076	60,088,689	1,570,596	90,582,694	374,062	12,761,187
1916	1,567,738	41,610,946	1,394,927	60,798,239	297,967	8,477,232
*1917	2,897,340	53,859,254	2,537,883	84,384,610	472,112	10,504,492

*Partly estimated.

SASKATCHEWAN

YEAR	WHEAT		OATS		BARLEY	
	ACRES IN CROP	BUSHELs	ACRES IN CROP	BUSHELs	ACRES IN CROP	BUSHELs
1900	382,540	3,443,671	96,173	1,604,561	8,303	150,822
1905	1,130,084	26,107,286	449,936	19,213,055	32,946	893,396
1910	4,642,000	72,666,000	2,103,000	63,315,000	237,100	5,859,018
1912	5,384,092	107,167,700	2,421,932	107,619,948	267,139	8,319,584
1913	5,760,249	112,369,405	2,638,562	110,210,436	307,177	9,279,263
1914	6,003,522	74,610,643	2,792,611	66,698,953	313,537	5,627,783
1915	6,884,874	184,723,775	2,846,949	130,910,048	272,299	9,043,813
1916	8,532,700	121,864,454	3,543,600	138,882,716	357,400	9,469,426
*1917	8,273,253	117,893,855	4,521,642	123,214,744	669,927	14,068,467

*Partly estimated.

FORTY-EIGHTH ANNUAL REPORT

**AREA, YIELD AND VALUE OF
FIELD CROPS IN CANADA, 1916 AND 1917**

As reported by the Census and Statistics Office, Ottawa

CROPS	AREA	YIELD	TOTAL	AVERAGE	TOTAL
		PER ACRE	YIELD	PRICE	VALUE
	acres	bushels	bushels	\$p. bus.	\$
Wheat.....	1916 15,369,709	17.10	262,781,000	1.31	344,096,400
	1917 14,755,850	15.75	233,742,850	1.94	453,038,600
Oats.....	1916 10,996,487	37.30	410,211,000	0.51	210,957,500
	1917 13,313,400	30.25	403,009,800	0.69	277,065,300
Barley.....	1916 1,802,996	23.72	42,770,000	0.82	35,024,000
	1917 2,392,200	23.00	55,057,750	1.08	59,654,400
Rye.....	1916 148,404	19.38	2,876,400	1.11	3,196,000
	1917 211,880	18.25	3,857,200	1.62	6,267,200
Peas.....	1916 151,790	14.50	2,218,100	2.22	4,919,000
	1917 198,881	15.25	3,026,340	3.54	10,724,100
Beans.....	1916 32,500	12.70	412,600	5.40	2,228,000
	1917 92,457	13.75	1,274,000	7.45	9,493,400
Buckwheat...	1916 341,500	17.50	5,976,000	1.07	6,375,000
	1917 395,977	18.00	7,149,400	1.46	10,443,400
Mixed Grains...	1916 412,670	25.75	10,584,800	0.88	9,300,900
	1917 497,236	32.50	16,157,080	1.16	18,801,750
Flax.....	1916 657,781	12.56	8,259,800	2.04	16,889,900
	1917 919,500	6.50	5,934,900	2.65	15,737,000
Corn for husk-	1916 173,000	36.25	6,282,000	1.07	6,747,000
ing.....	1917 234,339	33.00	7,762,700	1.84	14,307,200
Potatoes.....	1916 472,992	133.82	63,297,000	0.81	50,982,300
	1917 656,958	121.61	79,892,000	1.01	80,804,400
Turnips, etc....	1916 141,839	264.24	36,921,100	0.39	14,329,000
	1917 218,233	290.75	63,451,000	0.46	29,253,000
Hay and Clover	1916 7,821,257	1.86	14,527,000	11.60	168,547,900
	1917 8,225,034	1.66	13,684,700	10.33	141,376,700
Fodder Corn...	1916 293,058	6.65	1,907,800	4.92	9,396,000
	1917 366,518	7.34	2,690,370	5.14	13,834,900
Sugar Beets...	1916 15,000	4.75	71,000	6.20	440,000
	1917 14,000	8.40	117,600	6.75	793,800
Alfalfa.....	1916 99,350	2.91	286,750	10.69	3,066,000
	1917 109,825	2.39	262,400	11.59	3,041,300

GRAND TOTAL:	1917—42,602,288 acres yielded crops value \$1,144,636,450
	1916—38,930,333 acres yielded crops value 886,494,900
	1915—39,140,460 acres yielded crops value 825,370,600

TRADE OF CANADA. (I) SUMMARY OF IMPORTS AND EXPORTS

THE ROYAL BANK OF CANADA

	FISCAL YEARS ENDING 31ST MARCH				
	1913	1914	1915	1916	1917
IMPORTS FOR CONSUMPTION					
Dutiable Goods.....	\$441,606,885	\$410,258,744	\$279,792,195	\$289,366,527	\$461,733,609
Free Goods.....	228,482,181	208,198,400	175,654,117	218,450,632	383,622,697
TOTAL IMPORTS (MDSE.).....	\$670,089,066	\$618,457,144	\$455,446,312	\$507,817,159	\$845,356,306
Coin and Bullion.....	5,427,979	15,235,305	131,992,992	34,260,202	28,081,120
TOTAL IMPORTS.....	\$675,517,045	\$633,692,449	\$587,439,304	\$542,077,361	\$873,437,426
Duty collected.....	\$115,063,688	\$107,180,578	\$ 79,205,910*	\$103,940,101*	\$147,631,455*
EXPORTS					
Canadian Produce	<small>*Includes "War Tax" (1915) \$2,638,493; (1916) \$25,256,788; (1917) \$37,830,427</small>				
The Mine.....	57,442,546	59,039,054	51,740,989	66,589,861	85,616,907
The Fisheries.....	16,336,721	20,623,560	19,687,068	22,377,977	24,889,253
The Forest.....	43,255,060	42,792,137	42,650,683	51,271,400	55,907,209
Animal Produce.....	44,784,593	53,349,119	74,390,743	102,882,276	127,795,468
Agricultural Products.....	150,145,661	198,220,029	134,746,050	249,661,194	373,413,701
Manufactures.....	43,692,708	57,443,452	85,539,501	242,034,998	477,399,676
Miscellaneous.....	97,311	121,088	663,802	6,792,932	6,353,554
TOTALS, CANADIAN PRODUCE.....	\$355,754,600	\$431,588,439	\$409,418,836	\$741,610,638	\$1,151,375,768
Foreign Produce.....	21,313,755	23,848,785	52,023,673	37,689,432	27,835,332
TOTAL EXPORTS (MDSE.).....	\$377,068,355	\$455,437,224	\$461,442,509	\$779,300,070	\$1,179,211,100
Coin and Bullion.....	16,163,702	23,560,704	29,366,368	103,572,432	196,547,048
TOTAL EXPORTS.....	\$393,232,057	\$478,997,928	\$490,808,877	\$882,872,502	\$1,375,758,148
AGGREGATE TRADE.....	\$1,068,749,102	\$1,112,690,377	\$1,078,248,181	\$1,424,948,863	\$2,249,195,574

[62]

FORTY-EIGHTH ANNUAL REPORT

**TRADE OF CANADA
(II) SUMMARY OF TRADE WITH
(a) BRITISH EMPIRE, (b) FOREIGN COUNTRIES
(EXCLUDING COIN AND BULLION)**

COUNTRIES	FISCAL YEARS ENDING 31ST MARCH			
	1916		1917	
	IMPORTS FOR CONSUMPTION	EXPORTS OF CANADIAN PRODUCE	IMPORTS FOR CONSUMPTION	EXPORTS OF CANADIAN PRODUCE
(a) BRITISH EMPIRE				
United Kingdom.....	\$77,404,361	\$451,852,399	\$107,096,584	\$742,147,537
Australia.....	1,062,752	7,748,051	762,113	6,549,546
Bermuda.....	28,951	435,615	12,305	584,577
British Africa.....	179,181	5,661,390	221,544	4,742,329
British East Indies.....	6,780,461	1,230,840	6,899,783	1,455,263
British Guiana.....	5,636,630	1,207,134	7,192,893	1,631,395
British West Indies.....	6,257,963	4,115,872	14,239,005	5,163,278
Egypt and Sudan.....	6,512	39,493	11,341	100,295
Fiji.....	1,262,718	196,308	831,890	155,653
Hong Kong.....	1,247,529	779,358	1,398,984	494,462
Newfoundland.....	1,576,615	4,820,395	2,146,968	6,517,529
New Zealand.....	3,310,334	3,307,404	2,242,515	3,302,240
Other British Colonies.....	482,482	1,135,474	1,077,004	2,836,342
TOTAL BRITISH EMPIRE.....	\$105,236,489	\$482,529,733	\$144,132,919	\$775,740,446
(b) FOREIGN COUNTRIES				
Argentine Republic.....	\$3,971,271	\$2,398,628	\$2,702,071	\$1,673,575
Austria-Hungary.....	3,156	.....	1,390	.....
Belgium.....	59,315	334,762	14,896	664,722
Brazil.....	883,832	1,059,700	1,062,485	1,028,163
Central American States.....	133,206	61,396	351,350	79,629
China.....	918,610	536,332	1,128,342	408,002
Chili.....	169,284	88,634	198,357	508,177
Cuba.....	1,540,519	1,419,087	610,807	2,967,053
Denmark.....	45,849	111,432	30,460	111,044
Dutch East Indies.....	169,169	272,710	620,188	332,785
France.....	5,949,385	33,703,183	6,480,476	64,039,192
French Africa.....	474	12,536	140	8,744
French West Indies.....	.....	103,895	.....	187,093
Germany.....	86,304	.....	14,132	.....
Greece.....	338,836	222,330	160,472	19,309
Hawaii.....	22,107	35,756	55,697	247,752
Holland.....	1,057,733	1,815,950	1,234,993	1,561,480
Italy.....	920,271	6,572,687	1,227,007	11,226,051
Japan.....	4,015,125	996,575	8,122,735	1,205,067
Mexico.....	623,281	72,819	677,551	70,330
Norway.....	279,091	458,530	325,239	964,552
Peru.....	1,162,403	47,182	1,653,290	246,791
Philippine Islands.....	12,359	7,323	40,324	12,808
Porto Rico.....	3	699,460	5,388	719,918
Portugal.....	207,634	56,726	260,094	209,689
Russia.....	123,904	4,874,152	24,140	3,755,569
San Domingo.....	4,020,491	12,919	3,888,807	39,827
St. Pierre and Miquelon.....	4,932	154,920	5,362	187,661
Spain.....	617,025	634,977	909,546	326,179
Sweden.....	162,671	53,440	99,838	18,215
Switzerland.....	3,525,117	224,535	4,499,321	672,508
Turkey-in-Asia and Europe.....	42,248	.....	243	.....
United States.....	370,496,574	201,106,488	664,219,653	280,616,330
Uruguay.....	280,437	33,101	146,619	68,549
Venezuela.....	115,358	98,567	157,084	238,911
Other foreign.....	622,696	800,173	294,890	1,219,647
TOTAL FOREIGN COUNTRIES.....	\$402,580,670	\$259,080,905	\$701,223,387	\$375,635,322
	\$507,817,159	\$741,610,638	\$845,356,306	\$1,151,375,768
*TOTAL TRADE OF CANADA	\$1,249,427,797		\$1,996,732,074	

* Excluding Coin and Bullion.

THE ROYAL BANK OF CANADA

**I.—MINERAL PRODUCTION OF CANADA
FOR YEARS 1890 TO 1916**

YEAR	VALUE OF PRODUCTION	VALUE PER CAPITA	YEAR	VALUE OF PRODUCTION	VALUE PER CAPITA
1890.....	\$ 16,763,353	3.50	1904.....	\$ 80,082,771	10.36
1892.....	16,623,415	3.89	1905.....	69,078,909	11.49
1893.....	20,035,082	4.04	1906.....	79,286,697	12.81
1894.....	19,931,158	3.98	1907.....	86,865,202	13.75
1895.....	20,505,917	4.05	1908.....	85,557,101	13.16
1896.....	22,474,256	4.38	1909.....	91,831,441	13.70
1897.....	28,485,023	5.49	1910.....	106,823,623	14.98
1898.....	38,412,431	7.32	1911.....	103,220,994	15.44
1899.....	49,234,005	9.27	1912.....	135,048,296	18.09
1900.....	64,420,877	12.04	1913.....	145,634,812	18.77
1901.....	65,797,911	12.25	1914.....	128,863,075	15.96
1902.....	63,231,836	11.55	1915.....	137,109,171	17.14
1903.....	61,740,513	11.03	1916.....	177,201,534	22.15

**II.—MINERAL PRODUCTION OF CANADA
BY PROVINCES, FOR YEARS 1914, 1915 & 1916**

PROVINCE	1914		1915		1916†	
	VALUE OF PRODUCTION	PER CENT OF TOTAL	VALUE OF PRODUCTION	PER CENT OF TOTAL	VALUE OF PRODUCTION	PER CENT OF TOTAL
*Nova Scotia.....	\$17,584,639	13.65	\$18,088,342	13.19	\$20,042,262	11.31
New Brunswick.....	1,014,570	0.79	903,467	0.66	1,118,187	0.63
Quebec.....	11,836,929	9.19	11,619,275	8.48	14,406,598	8.13
Ontario.....	53,034,677	41.16	61,071,287	44.54	80,461,323	45.41
Manitoba.....	2,413,489	1.87	1,318,387	0.96	1,823,576	1.03
Saskatchewan.....	712,313	0.55	451,933	0.32	590,473	0.33
Alberta.....	12,684,234	9.84	9,909,347	7.29	13,297,543	7.50
British Columbia.....	24,164,039	18.75	28,689,425	20.98	39,969,962	22.56
Yukon.....	5,418,185	4.20	5,057,708	3.58	5,491,610	3.10
Total.....	\$128,863,075	100.00	\$137,109,171	100.00	\$177,201,534	100.00

* Includes a small production of lime from Prince Edward Island.

† Subject to revision.

III.—PRINCIPAL MINERAL PRODUCTS, 1914, 1915 & 1916

	1914	1915	1916
METALLIC			
Copper.....	\$ 10,301,606	\$17,410,635	31,867,150
Gold.....	15,983,007	18,977,901	19,234,976
Pig iron from Canadian ore.....	1,138,912	1,715,874	1,328,605
Lead.....	1,627,568	2,693,721	3,532,692
Nickel.....	13,655,381	20,492,597	29,035,498
Silver.....	15,593,631	13,228,842	16,717,121
NON-METALLIC			
Asbestos.....	2,892,266	3,553,166	5,199,797
Coal.....	33,471,801	32,111,182	38,817,481
Gypsum.....	1,156,207	854,929	738,593
Natural gas.....	3,484,727	3,706,035	3,958,029
Petroleum.....	343,124	300,572	392,284
Salt.....	493,648	600,226	717,653
STRUCTURAL MATERIALS AND CLAY PRODUCTS			
Portland Cement.....	9,187,924	6,977,024	6,547,728
Clay products.....	6,871,957	3,914,957	4,120,805
Lime.....	1,360,628	1,015,702	1,091,463
Stone.....	5,469,056	4,244,997	3,736,412
Total Value of Metallic.....	\$ 59,386,619	\$75,814,841	\$106,319,365
Total Value of Non-Metallic.....	43,467,229	43,373,571	53,414,983
Total Value of Structural Material and Clay products.....	26,009,227	17,920,759	17,467,186
Grand Total.....	\$128,863,075	\$137,109,171	\$177,201,534

FORTY-EIGHTH ANNUAL REPORT

STATEMENT OF TRAFFIC THROUGH CANADIAN CANALS

YEAR	CANADIAN VESSEL TONNAGE	U.S. VESSEL TONNAGE	TOTAL VESSEL TONNAGE	TOTAL TONS OF FREIGHT CARRIED BY CANADIAN AND U.S. VESSELS	TOTAL NO. PASSENGERS CARRIED BY CANADIAN AND U.S. VESSELS
1885	2,681,639	547,438	3,229,077	2,673,641	70,571
1890	3,139,472	721,397	3,860,869	2,913,047	127,135
1895	3,109,593	1,509,771	4,619,364	3,336,068	154,588
1900	4,129,250	2,408,985	6,538,235	5,013,693	217,036
1910	8,931,790	21,777,297	30,709,087	42,990,608	320,574
1913	12,078,041	24,238,788	36,316,829	52,053,913	335,799
1914	12,050,856	15,636,414	27,687,270	37,023,237	287,326
1915	9,398,207	7,385,101	16,783,308	15,198,803	250,836
1916	9,839,029	10,660,839	20,499,868	23,583,491	263,648

STEAM RAILWAY STATISTICS

YEAR	MILES IN OPERATION	TRAIN MILEAGE	NUMBER OF PASSENGERS	TONS OF FREIGHT	GROSS EARNINGS	OPERATING EXPENSES
1875	4,856	17,680,168	5,190,416	5,670,836	\$19,470,539	\$15,775,532
1880	6,891	22,427,449	6,462,948	9,938,858	23,561,447	16,840,705
1890	13,256	41,849,329	12,821,262	20,787,469	46,843,826	32,913,350
1900	17,481	52,647,684	17,122,193	35,764,970	70,231,979	47,405,596
1910	24,731	85,409,241	35,894,575	74,482,866	173,956,217	120,405,440
1913	29,304	113,437,208	46,230,765	106,992,710	256,702,703	182,011,690
1914	30,795	107,895,272	46,702,280	101,393,989	243,083,539	178,975,259
1915	35,582	93,218,479	46,322,035	87,204,838	199,843,072	147,731,099
1916*	37,434	111,075,890	49,027,671	109,659,088	261,888,654	180,542,259

* 1917 figures not available (Feb. '18)

ELECTRIC RAILWAY STATISTICS

YEAR	MILES IN OPERATION	CAR MILEAGE	NUMBER OF PASSENGERS	TONS OF FREIGHT	EARNINGS	OPERATING EXPENSES
1905	793	45,959,101	203,467,317	510,350	\$ 9,357,125	\$ 5,918,194
1907	875	53,361,227	273,999,404	479,731	12,630,430	7,737,251
1908	992	56,964,881	299,099,309	732,475	14,007,049	8,695,880
1910	1,049	65,249,166	360,964,876	852,294	16,821,377	10,139,070
1913	1,357	89,005,216	597,863,801	1,957,930	28,216,110	17,765,372
1914	1,561	98,917,808	614,709,819	1,845,923	29,691,007	19,107,818
1915	1,590	96,964,829	562,302,373	1,433,602	26,922,900	18,131,842
1916*	1,674	82,516,612	580,094,167	1,936,674	27,416,285	18,099,906

* 1917 figures not available (Feb. '18)

THE ROYAL BANK OF CANADA

FIRE INSURANCE IN CANADA, 1870-1916

YEAR	AMOUNT AT RISK	PREMIUMS RECEIVED	LOSSES PAID	PERCENTAGE OF LOSSES TO PREMIUMS
1870	\$ 191,594,586	\$1,916,779	\$1,624,837	84.77
1880	411,563,271	3,479,577	1,666,578	47.90
1890	720,679,621	5,836,071	3,266,567	55.97
1900	992,332,360	8,331,948	7,774,293	93.38
1905	1,318,146,495	14,285,671	6,000,519	42.00
1910	2,034,276,740	18,725,531	10,292,393	54.96
1913	3,151,930,389	25,745,947	14,003,759	54.39
1914	3,456,019,009	27,499,158	15,347,284	55.75
1915	3,531,620,802	26,474,833	14,161,949	53.49
1916	3,720,058,236	27,783,852	15,111,133	54.39

LIFE INSURANCE IN CANADA, 1875-1916

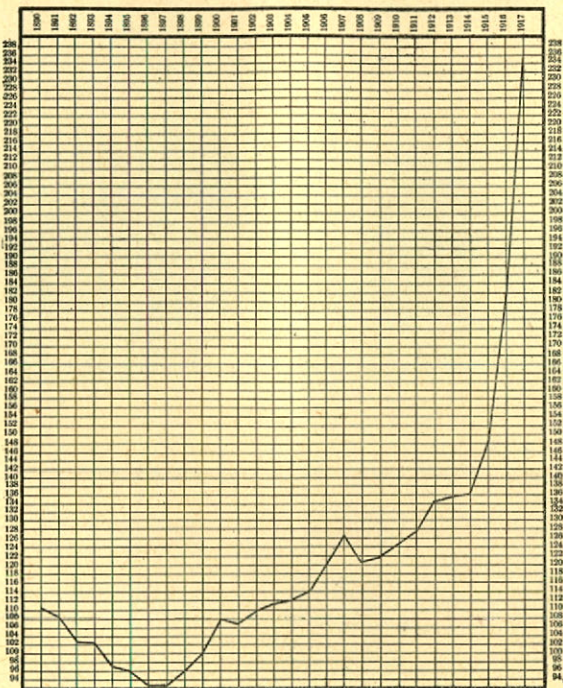
YEAR	AMOUNT IN FORCE	PREMIUMS RECEIVED BY			TOTAL PREMIUMS
		CANADIAN COMPANIES	BRITISH COMPANIES	U.S.A. COMPANIES	
1875	\$85,716,325	\$ 707,256	\$ 623,296	\$ 1,551,835	\$2,882,387
1880	91,272,126	1,039,341	579,729	1,102,058	2,721,128
1890	248,424,567	3,921,137	1,022,362	3,060,652	8,004,151
1900	431,069,846	9,373,405	1,372,355	4,261,181	15,006,941
1910	856,113,059	19,952,162	1,580,255	8,239,486	29,771,903
1913	1,168,590,027	24,784,163	1,905,486	11,951,557	38,641,206
1914	1,242,160,478	26,047,253	1,906,998	13,139,844	41,094,095
1915	1,311,616,677	28,546,303	2,071,592	14,488,783	45,106,678
1916	1,402,466,288	30,445,735	1,898,659	15,893,099	48,237,493

STATEMENT OF FAILURES IN CANADA, 1901-1917

YEAR	NO.	ASSETS	LIABILITIES
1901	1341	\$7,686,823	\$10,811,671
1905	1347	6,822,005	9,854,659
1906	1184	6,499,052	9,085,773
1907	1278	9,443,227	13,221,259
1908	1640	12,008,113	14,931,790
1909	1442	10,348,511	12,982,800
1910	1262	11,013,396	14,514,650
1911	1332	9,964,604	13,491,196
1912	1357	8,783,409	12,316,936
1913	1719	12,658,979	16,979,406
1914	2898	30,909,563	35,045,095
1915	2661	39,526,358	41,162,321
1916	1685	19,670,542	25,069,534
1917	1097	13,051,900	18,241,465

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**(I.) CHART SHOWING COURSE OF
 WHOLESALE PRICES IN CANADA
 DURING TWENTY-EIGHT YEARS, 1890-1917**
 (Average Price, 1890-1899 = 100)

[67]



WHOLESALE PRICES IN CANADA (II.) COMPARATIVE LEVEL OF WHOLESALE PRICES IN CANADA IN 1917

Percentage of Increase in 1917†

GROUP	COMPARED WITH DECADE 1890-1899	COMPARED WITH 1890	COMPARED WITH THE LOW YEAR	COMPARED WITH 1916
I. Grains and Fodder.....	181.7	141.4	249.5—1897	44.3
II. Animals and meats.....	186.5	157.6	247.7—1896	31.6
III. Dairy products.....	128.7	122.0	153.8—1897	24.6
IV. Fish.....	107.9	101.2	129.5—1892	12.5
V. Other foods.....	138.2	98.0	177.0—1897	52.5
VI. Textiles:—				
(a) Woollens.....	210.7	192.0	265.1—1902	39.6
(b) Cottons.....	122.4	89.8	146.0—1898	36.4
(c) Silk.....	22.7	3.5	44.5—1912	10.2
(d) Flax.....	197.1	199.8	279.4—1895	36.2
(e) Jute.....	365.3	335.3	419.9—1898	47.7
(f) Oilcloths.....	55.6	27.8	91.9—1899	16.8
VII. Hides, tallow, leather, boots and shoes:—				
(a) Hides and tallow.....	218.6	199.4	298.7—1894	9.7
(b) Leather.....	168.8	183.2	188.7—1894	29.7
(c) Boots and shoes.....	125.7	125.0	128.4—1894	17.3
VIII. Metals and Implements:—				
(a) Metals.....	157.3	105.2	200.2—1897	29.4
(b) Implements.....	84.1	77.4	97.7—1897	36.2
IX. Fuel and lighting.....	80.1	67.7	92.6—1898	35.8
X. Building materials:—				
(a) Lumber.....	109.7	102.6	130.9—1898	15.2
(b) Miscellaneous materials.....	99.3	69.5	128.0—1898	28.7
(c) Paints, oils and glass..	150.2	128.5	162.0—1894	24.8
XI. House furnishings.....	91.3	90.9	96.2—1896	21.8
XII. Drugs and chemicals.....	156.9	132.5	175.3—1899	1.9
XIII. Miscellaneous:—				
(a) Furs, raw.....	307.8	371.4	406.6—1895	36.0
(b) Liquors and tobacco..	71.7	80.9	80.9—1890	20.6
(c) Sundries.....	82.2	62.7	99.8—1897	27.4
ALL COMMODITIES.....	136.0	114.0	156.0—1897	29.7

†Preliminary figures.

W H O L E S A L E P R I C E S I N C A N A D A

(III.) INDEX NUMBERS OF ALL COMMODITIES BY GROUPS

(The ten-year period, 1890-1899, was used by Department of Labor, Ottawa, as a base or standard.)

	1890	1897	1898	1899	1900	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917*
1. Grains and fodder.....	116.7	80.6	98.8	96.7	99.9	116.4	118.5	140.2	148.3	149.9	140.7	148.4	167.3	136.8	156.5	186.9	195.2	281.7
2. Animals and meats.....	111.2	90.4	97.9	95.1	103.4	120.7	130.1	133.8	129.6	148.6	163.6	146.6	160.8	180.8	192.3	187.2	217.7	286.5
3. Dairy produce.....	103.0	90.1	92.9	101.4	109.0	115.1	120.2	131.5	130.3	133.6	135.7	136.2	159.0	154.7	154.4	161.4	183.5	228.7
4. Fish.....	103.3	98.6	99.6	110.0	106.4	115.7	121.8	129.5	120.5	134.0	145.1	143.6	155.7	158.0	166.0	149.7	184.8	207.9
5. Other foods.....	120.3	86.0	94.3	93.6	96.4	100.7	103.1	112.5	110.3	107.6	111.3	118.7	126.0	117.4	118.8	125.5	156.2	238.2
6. Textiles.....	111.4	98.0	95.2	99.8	100.0	114.6	123.4	126.1	111.0	108.3	114.6	119.2	120.7	130.8	133.5	149.2	193.4	262.0
7. Hides, leather, boots.....	100.6	100.1	105.0	109.4	113.8	119.6	128.1	125.5	120.0	135.4	135.4	139.6	152.4	163.9	171.8	180.5	233.4	275.1
8. Metals and implements:—																		
(a) Metals.....	125.4	85.7	87.6	111.9	121.2	108.4	128.6	134.8	106.3	101.9	97.6	108.3	117.4	119.1	113.9	152.4	198.9	257.3
(b) Implements.....	103.8	93.1	94.3	98.0	100.1	106.1	106.0	107.1	104.2	102.4	104.5	104.5	104.7	105.6	106.8	112.1	135.2	184.1
9. Fuel and lighting.....	107.4	96.4	93.5	96.9	100.8	104.1	106.4	108.8	102.2	103.8	103.0	100.5	113.3	118.2	110.9	108.8	132.6	180.1
10. Building materials:—																		
(a) Lumber.....	103.5	93.9	90.8	95.8	114.0	134.1	152.7	165.2	162.6	154.6	158.5	165.4	166.5	181.3	182.1	175.7	182.1	209.7
(b) Miscellaneous.....	117.6	87.7	87.4	97.2	111.8	106.8	104.7	108.7	107.5	105.7	109.2	102.6	105.4	112.7	111.4	115.9	154.9	199.3
(c) Paints, oils, glass.....	109.5	95.5	100.0	107.6	125.9	125.3	135.3	141.2	136.8	135.2	145.5	154.5	148.6	144.8	140.7	157.1	200.5	250.2
11. House furnishings.....	100.2	99.8	99.6	100.2	110.2	107.3	113.0	112.7	112.8	110.4	110.6	110.4	114.5	126.2	129.5	136.5	157.1	191.3
12. Drugs and chemicals.....	110.5	96.5	96.8	93.3	101.5	106.4	106.3	108.5	107.1	103.9	109.5	112.1	115.5	113.3	121.6	181.3	252.2	256.9
13. Miscellaneous:—																		
(a) Furs, raw.....	86.5	88.0	111.1	111.8	147.3	217.4	229.2	239.4	231.8	227.2	234.5	252.9	297.3	307.9	205.4	161.9	299.8	407.8
(b) Liquors, tobaccos.....	94.9	103.9	103.9	102.3	103.3	108.1	108.1	125.5	118.0	117.5	132.9	151.2	155.2	134.7	136.9	135.6	142.4	171.7
(c) Sundries.....	112.0	91.2	103.3	109.5	113.0	121.1	120.9	123.0	117.6	121.6	118.9	110.3	104.3	113.1	108.5	116.6	143.0	182.2
All.....	110.3	92.2	96.1	100.1	108.2	113.8	120.0	126.2	120.8	121.2	124.2	127.4	134.4	135.5	136.1	148.0	182.0	236.0

* Preliminary figures.

EXPLANATORY NOTE:—

“When it is desired to ascertain the general effect of the price-movements of two or more commodities, or even to compare the relative significance of changes in the price level of each... it becomes necessary to contrive a method whereby facts so apparently remote from each other, if not incompatible, as, say, a rise in the price of milk measured by the quart, and a decline in the price of pig iron measured by the ton, may, in effect, be stated in the terms of common denominator, and reduced to a single expression.

“An ‘Index Number’ is the ratio between the price of a given article, or number of articles, at a given date and the price of the same article, or number of articles, at some other date or period selected as a basis or standard. Percentages being purely relative expressions, may, when reckoned on a common basis, be combined or compared in a way impossible with actual prices.” (“WHOLESALE PRICES IN CANADA”—pages 433-4.—Published by the Department of Labor, Ottawa.)

R E T A I L P R I C E S I N C A N A D A

(IV.) COST PER WEEK OF A FAMILY BUDGET OF STAPLE FOODS, FUEL, LIGHTING AND RENT

Average Retail Prices in sixty Canadian cities. Prepared by the Department of Labor, Ottawa.

	QUANTITY PER WEEK	1910	1911	1912	1913	1914 JULY	1915 JULY	1916 JULY	1917 JULY	1917 DEC.
Beef, sirloin steak.....	2 lbs.	cents	cents	cents	cents	cents	cents	cents	cents	cents
Beef, chuck roast.....	2 "	37.6	39.8	41.6	44.4	49.4	49.2	52.6	63.6	62.4
Veal, roast.....	1 "	26.0	27.8	28.0	29.6	33.6	33.4	35.2	43.5	43.4
Mutton, roast.....	1 "	12.8	14.0	14.4	15.7	17.4	17.3	19.2	22.8	24.7
Pork, roast, fresh.....	1 "	16.8	18.0	17.8	19.1	20.9	21.3	23.9	28.9	30.4
Pork, salt, mess.....	1 "	18.0	17.8	17.5	19.5	20.2	19.5	22.4	30.0	32.7
Bacon, breakfast.....	2 "	34.4	33.0	33.2	35.2	37.4	34.4	38.8	54.1	62.4
Lard, pure leaf.....	1 "	24.5	23.8	22.5	24.7	25.5	26.6	28.7	39.8	44.6
Eggs, fresh.....	2 "	40.6	36.0	35.6	38.4	36.8	35.8	40.4	62.3	65.8
Eggs, storage.....	1 doz.	33.3	32.6	34.3	33.7	26.9	25.3	31.0	38.9	60.8
Milk.....	1 "	28.4	27.9	31.2	28.1	24.9	24.9	28.0	35.9	50.7
Butter, dairy.....	6 qts.	48.0	49.2	49.8	51.6	51.0	52.2	45.0	59.3	70.8
Butter, creamery.....	2 lbs.	52.0	53.0	58.4	58.0	49.8	56.2	60.4	75.5	94.8
Cheese, old.....	1 "	31.9	31.5	31.7	33.9	30.0	32.6	34.5	42.5	51.3
Cheese, new.....	1 "	18.5	19.2	20.1	20.5	21.1	24.6	25.6	33.4	33.2
Bread, plain, white.....	1 "	17.5	17.8	19.5	19.1	19.4	22.6	23.6	30.3	30.3
Flour, family.....	15 "	66.0	64.5	60.0	61.5	63.0	79.2	70.5	110.4	112.5
Rolled oats.....	10 "	33.0	32.0	34.0	32.0	33.0	41.0	37.0	69.9	65.0
Rice, good, medium.....	5 "	21.0	21.0	22.0	22.0	21.5	26.0	24.0	31.4	33.5
Beans, hand picked.....	2 "	10.4	10.6	11.6	11.4	11.6	11.8	13.4	16.8	19.2
Apples, evaporated.....	2 "	10.8	10.4	11.6	12.4	11.8	14.8	19.4	31.5	32.6
Prunes, medium.....	1 "	11.5	13.8	13.5	12.0	13.1	11.9	13.4	15.8	17.5
Sugar, granulated.....	1 "	9.9	12.2	12.9	11.9	12.4	13.1	13.1	15.5	16.6
Sugar, yellow.....	4 "	24.0	24.0	26.0	23.6	22.0	31.9	38.4	39.5	43.2
Tea, black.....	2 "	10.8	11.0	12.0	11.0	10.2	14.6	17.6	18.3	20.0
Tea, green.....	1 "	8.7	8.9	8.8	8.9	9.1	9.5	9.9	11.6	12.5
Coffee.....	1 "	9.1	9.4	9.5	9.3	9.3	9.8	10.3	11.3	11.9
Potatoes.....	1 "	8.9	9.2	9.3	9.4	9.4	9.8	10.0	10.1	10.1
Vinegar, white wine.....	2 pks.	30.3	44.6	46.3	36.0	50.3	29.3	58.6	118.2	70.7
	1/2 pt.	.7	.7	.8	.8	.7	.8	.8	.8	.8
ALL FOODS.....		\$6.954	\$7.138	\$7.399	\$7.337	\$7.417	\$7.797	\$8.457	\$11.618	\$12.244
Starch, laundry.....	1/2 lb.	cents	cents	cents	cents	cents	cents	cents	cents	cents
Coal, anthracite.....	1/4 ton	3.1	3.1	3.2	3.2	3.2	3.3	3.3	4.0	4.5
Coal, bituminous.....	1/4 "	48.1	48.8	51.9	55.0	53.2	52.1	54.7	63.2	77.9
Wood, hard, best.....	1/4 cord	35.0	35.0	37.5	38.7	38.0	35.8	38.0	53.8	55.6
Wood, soft.....	1/4 "	38.8	41.4	41.3	42.5	42.5	41.7	41.9	52.0	60.8
Coal oil.....	1/4 gal.	29.4	30.0	30.0	30.6	31.8	30.6	30.2	39.7	44.0
	1 gal.	24.4	23.1	21.0	23.7	23.5	23.4	22.8	25.6	25.6
FUEL AND LIGHTING.....		\$1.757	\$1.783	\$1.817	\$1.905	\$1.890	\$1.836	\$1.876	\$2.343	\$2.639
RENT.....		\$4.05	\$4.05	\$4.60	\$4.75	\$4.825	\$4.099	\$4.040	\$4.370	\$4.450
GRAND TOTAL.....		\$12.792	\$13.002	\$13.788	\$14.024	\$14.164	\$13.765	\$14.406	\$18.368	\$19.378

T H E R O Y A L B A N K O F C A N A D A

I M M I G R A T I O N

NATIONALITY	FISCAL YEARS						
	1901	1910	1913	1914	1915	1916	1917
From the United States.	17,987	103,798	139,009	107,530	59,779	36,937	61,389
English and Welsh.....	9,401	41,144	110,101	103,909	31,405	5,959	5,262
Scotch.....	1,476	14,706	30,735	29,128	8,346	1,887	2,062
Irish.....	933	3,940	9,706	9,585	3,525	818	958
Austro-Hungarian.....	5,692	9,757	24,875	28,323	7,150	15	1
Bulgarian.....	.....	557	4,616	1,727	4,048	1	.....
Dutch.....	25	741	1,524	1,506	605	186	151
French and Belgian....	492	2,637	4,581	5,334	2,355	352	325
German.....	984	1,533	4,953	5,537	2,472	27	9
Hebrew.....	2,765	3,182	7,387	11,252	3,107	65	136
Italian.....	4,710	7,118	16,601	24,722	6,228	388	758
Roumanian.....	152	293	1,116	1,504	361	4	4
Russian and Finnish....	1,726	6,021	21,014	27,668	5,660	179	25
Scandinavian.....	750	3,387	4,309	4,082	1,704	409	635
Chinese.....	7	2,156	7,445	5,512	1,258	88	393
Japanese.....	6	271	724	856	592	401	648
Hindoo.....	.....	10	5	88	.....	1	.....
Other Nationalities....	2,043	7,543	16,731	16,615	6,194	820	2,618
TOTALS.....	49,149	208,794	402,432	384,878	144,789	48,537	75,374

**R E L I G I O U S D E N O M I N A T I O N S I N C A N A D A
C E N S U S O F 1 8 7 1 - 8 1 - 9 1 , 1 9 0 1 A N D 1 9 1 1**

DENOMINATIONS	1871	1881	1891	1901	1911
Adventist.....	6,179	7,211	6,354	8,058	10,406
Anglican.....	494,049	574,818	646,059	680,620	1,043,017
Agnostic.....	.....	.....	.....	3,613	3,110
Baptist.....	227,898	275,291	302,565	316,477	†382,660
Brethren.....	*15,375	*8,831	*12,911	*12,316	†9,278
Buddhist.....	.....	.....	.....	10,407	10,012
Catholic, Greek.....	18	.....	.....	15,630	88,507
Catholic, Roman.....	1,492,029	1,791,982	1,992,017	2,229,600	2,833,041
Christian Scientist.....	.....	.....	.....	2,619	5,073
Confucian.....	.....	.....	.....	5,115	14,562
Congregationalist.....	21,829	26,900	28,157	28,293	34,054
Disciple.....	.....	20,193	12,763	14,900	11,329
Doukhorbor.....	.....	.....	.....	8,775	10,493
Evangelical.....	4,701	.....	.....	10,193	10,595
Friends (Quaker).....	7,345	6,553	4,650	4,100	4,027
Jewish.....	1,115	2,393	6,414	16,401	74,564
Latter Day Saints (Mor.)	534	.....	.....	6,891	15,971
Lutheran.....	37,935	46,350	63,982	92,524	229,864
Mennonite.....	.....	21,234	.....	31,797	44,611
Methodist.....	567,091	742,981	847,765	916,886	1,079,892
Pagan.....	1,886	4,478	.....	15,107	12,317
Presbyterian.....	544,998	676,165	755,326	842,442	1,115,324
Salvation Army.....	.....	.....	13,949	10,308	18,834
Unitarian.....	2,275	2,126	1,777	1,934	3,224
United B'th'n (Morav.)	604	.....	.....	4,701	4,333
Universalist.....	4,896	4,517	3,186	2,589	1,995
Other Sects.....	37,949	26,018	46,009	35,798	103,060
Not given.....	17,055	86,769	89,355	43,221	32,490
POPULATION OF CANADA.	3,485,761	4,324,810	4,833,239	5,371,315	7,206,643

*Including Plymouth Brethren and Tunkers. †Plymouth Brethren not included. ‡Including Tunkers.

FORTY-EIGHTH ANNUAL REPORT

CANADIAN CUSTOMS TARIFF, 1907

(With Amendments to January, 1918)

GROUP I

ANIMALS, AGRICULTURAL PRODUCTS, FISH AND PROVISIONS

Add 5% additional duty to British Preferential Tariff, and 7½% to Intermediate and General Tariffs (February 12, 1915). For exceptions see Page 79.

	PER	BRITISH PREFERENTIAL	INTERMEDIATE	GENERAL
Animals, living.....	d.c.....	15	22½	25
Hogs.....	c. p. lb.....	1	1½	1½
Breadstuffs—				
Biscuits, sweetened.....	d.c.....	20	30	30
Rice, cleaned.....	c. p. 100 lb.....	50	65	75
Cereal Foods, prepared.....	d.c.....	15	17½	20
Chicory, roasted or ground.....	c. p. lb.....	2	3	3
Cocoa Paste, unsweetened.....	c. p. lb.....	3½	4	4
Cocoa or Chocolate Preparations (powder form).....	d.c.....	22½	27½	27½
Coffee, roasted or ground.....	c. p. lb.....	4	5	5
Fish—				
Anchovies, etc., in oil.....	various according to weight			
Herrings, pickled or salted.....	c. p. 100 lb.....	35	45	50
Mackerel; Salmon, fresh or pickled.....	c. p. lb.....	½	¾	1
All other—fresh, pickled, salted or dried.....	c. p. lb.....	½	¾	1
Oysters, shelled, in bulk.....	c. p. gal.....	7	9	10
Oysters, shelled, in cans.....	various according to weight			
Oysters, in the shell.....	d.c.....	17½	22½	25
All other articles, the produce of fisheries.....	d.c.....	15	20	25
Florist Stock, viz.—ferns, palms and certain plants.....	d.c.....	15	22½	25
Fruit Trees.....	c. each.....	2	2½	3
Fruits—				
Apples.....	c. p. bbl.....	60	90	90
Apples, dried or evaporated.....	d.c.....	17½	22½	25
Berries, as Strawberries, etc.....	c. p. lb.....	1½	1½	2
Dates and Figs.....	c. p. 100 lb.....	40	55	55
Grapes.....	c. p. lb.....	1½	1½	2
Melons.....	c. each.....	2	2½	3
Prunes and Dried Plums, Raisins, etc.....	c. p. lb.....	1½	½	¾
Fruits preserved in spirits (not more than 40 p.c. proof).....	d.c.....	60	60	60
Fruits, preserved in spirits (more than 40 p.c. proof).....	\$ p. gal.....	3.00	3.00	3.00
Fruits, canned.....	d.c.....	30	30	30
Fruits, canned.....	c. p. lb.....	1½	2½	2½
Grains, and Products of—				
Barley, Buckwheat, Peas.....	c. p. bush.....	10	12½	15
Beans.....	c. p. bush.....	15	22½	25
Cornmeal.....	c. p. bush.....	20	22½	25
Oats and Rye.....	c. p. bush.....	7	9	10
Oatmeal and Rolled Oats.....	c. p. 100 lb.....	40	50	60
Wheat.....	c. p. bush.....	8	10	12
Wheat Flour.....	c. p. bbl.....	40	50	60
Hay and Straw.....	\$ p. ton.....	1.65	1.75	2.00
Honey.....	c. p. lb.....	2	2½	3
Hops.....	c. p. lb.....	4	6	7

T H E R O Y A L B A N K O F C A N A D A

ANIMALS, AGRICULTURAL PRODUCTS, FISH AND PROVISIONS—(Continued)

	PER	BRITISH PREFER- ENTIAL	INTERME- DIATE	GENERAL
Meats—				
Fresh.....	c.p. lb.....	2	2½	3
Canned, Extracts and Soups.....	p.c.....	17½	25	27½
All others.....	c.p. lb.....	1½	1¼	2
Nursery Stock—				
Grape Vines, Fruit Bushes.....	p.c.....	12½	17½	20
Nuts—				
Almonds, Walnuts and Shelled Peanuts.....	c.p. lb.....	1	2	2
Cocoanuts.....	c.p. 100.....	25	75	75
Cocoanuts, imported by ship from place of growth direct.....	c.p. 100.....	Free	50	50
All other kinds.....	c. p. lb.....	1	2	2
Provisions—				
Butter.....	c.p. lb.....	3	4	4
Cheese.....	c.p. lb.....	2	3	3
Eggs.....	c.p. doz.....	2	2½	3
Lard and similar substances.....	c.p. lb.....	1½	1¼	2
Milk, condensed.....	c.p. lb.....	2½	3¼	3¼
Seeds of—				
Timothy and Clover.....	p.c.....	5	10	10
Garden, Field and other for agricultural pur- poses.....	p.c.....	5 to 15	10 to 22½	10 to 25
Spices—				
Unground.....	p.c.....	10	12½	12½
Ground.....	p.c.....	7½	10	10
	c.p. lb.....	3	3	3
Starch, including corn starch.....	c.p. lb.....	1	1½	1½
Vegetables—				
Potatoes.....	c.p. bush.....	12½	17½	20
Tomatoes, fresh.....	p.c.....	20	27½	30
Tomatoes and other vegetables in cans.....	c.p. lb.....	1	1¼	1¼

GROUP II

SUGAR, MOLASSES AND MANUFACTURES THEREOF

Add 5% additional duty to British Preferential Tariff, and 7½% to Intermediate and General Tariffs.
(February 12, 1915). For exceptions see Page 79.

Confectionery of all kinds.....	c.p. lb.....	22½	32½	35
	p.c.....	40	55	62½
Glucose.....	c.p. 100 lb.....	..	2½	3
Molasses, 35° to 56° by polariscope.....	c.p. gal.....	..	2½	3
Sugars—				
Above 16 Dutch Standard, testing not more than 88° by the polariscope.....	\$ p. 100 lb.....	1.52	1.93	1.93
And for each additional degree over 88°.....	c.....	1	1¼	1¼
N.O.P., not above 16 Dutch Standard testing over 56° and not more than 75° by the polari- scope.....	c.p. 100 lb.....	88	1.11½	1.11½
And for each additional degree over 75°.....	c.....	¼	1¼	1¼
Raw, when imported to be refined in Canada by Canadian sugar refiners, to the extent of twice the quantity of sugar refined during the calendar years 1912 and 1913 by such refiners from sugar produced in Canada from Canadian beet-root testing not more than 75° by the polariscope.....	c.p. 100 lb.....	88	88	88
And for each additional degree over 75°.....	c.....	¼	¼	¼
Maple Sugar: Syrup, maple.....	p.c.....	15	17½	20
Syrups and Molasses, all other kinds.....	c.p. 100 lbs.....	35	45	50

GROUP III TOBACCO AND MANUFACTURES THEREOF

Add 5% additional duty to British Preferential Tariff, and 7½% to Intermediate and General Tariffs
(February 12, 1915). For exceptions see Page 79.

	PER	BRITISH PREFER- ENTIAL	INTERME- DIATE	GENERAL
Cigars and Cigarettes.....	{ \$ p. lb.....	3.50	3.50	3.50
	{ p.c.....	25	25	25
Tobacco—				
Cut.....	c.p. lb.....	65	65	65
All other manufactured.....	c.p. lb.....	60	60	60

GROUP IV SPIRITS, WINES AND OTHER BEVERAGES

Add 5% additional duty to British Preferential Tariff, and 7½% to Intermediate and General Tariffs
(February 12, 1915). For exceptions see Page 79.

Ale, Beer and Porter—				
In casks.....	c.d. gal.....	30	30	30
In bottles.....	c.d. gal.....	42	42	42
Cider, not clarified.....	c.p. gal.....	5	5	5
Juices—				
Lime and Fruit, to 25% proof spirit.....	c. p. gal.....	75	75	75
Lime and Fruit, exceeding 25% proof spirit.....	{ \$ p. gal.....	3.00	3.00	3.00
	{ p.c.....	30	30	30
And Syrups, Fruit, all other.....	p.c.....	17½	22½	22½
Malt and Malt Flour.....	c.p. 100 lb.....	45	45	45
Malt, Extract of, fluid or not.....	{ p.c.....	35	35	35
	{ c.p. lb.....	3	3	3
Perfumes—				
Alcoholic and Perfumed Spirits, Cologne				
Waters, etc., and Toilet Preparations con-				
taining spirits, in 4 oz. bottles or less.....				
	p.c.....	60	60	60
In bottles of more than 4 oz.....	{ \$ p. gal.....	3.00	3.00	3.00
	{ p.c.....	40	40	40
Spirits—				
Mixed with anodynes, lotions, tinctures, etc.....	{ \$ p. gal.....	3.00	3.00	3.00
	{ p.c.....	30	30	30
Alcohol, Rum, Whiskey, Brandy, Cordials,	{ \$ p. gal of the strength of proof }	3.00	3.00	3.00
Liqueurs; also Wines exceeding 40% proof				
spirit.....				
Wines—				
Medicinal, not exceeding 40% proof spirit.....	p.c.....	60	60	60
All kinds except sparkling, not exceeding 40%				
proof, manufactured by any British Colony				
in the S. African Customs Union.....	c.p. gal.....	25	25	25
Champagne, and all other sparkling.....		various according to bottling		

GROUP V P U L P , P A P E R A N D B O O K S

Add 5% additional duty to British Preferential Tariff, and 7½% to Intermediate and General Tariffs
(February 12, 1915). For exceptions see Page 79.

Advertising Matter.....	c.p. lb.....	10	15	15
Bank Notes, Bonds, Cheques and other Com-				
mercial Forms, lithographed or printed.....	p.c.....	22½	32½	35
Books—				
Works of Fiction.....	p.c.....	15	22½	25
Periodicals, not including Account Books.....	p.c.....	5	10	10
Music, printed, bound or in sheets.....	p.c.....	5	7½	10
News Printing Paper and all Printing Paper.....	p.c.....	10	12½	15
Newspapers partly printed for publication in				
Canada.....	p.c.....	15	22½	25
Paper Bags, all kinds, printed or not.....	p.c.....	15	25	27½
Photographs, Paintings, Engravings or Proofs				
therefrom; Blue Prints, Plans, etc.....	p.c.....	15	22½	22½
Playing Cards.....	c.p. pack.....	5	7	8
Pulp of Wood or of Straw.....	p.c.....	15	22½	25
Wall Papers.....	p.c.....	22½	32½	35

THE ROYAL BANK OF CANADA

GROUP VI
CHEMICALS, DRUGS, OILS AND PAINTS

Add 5% additional duty to British Preferential Tariff, and 7½% to Intermediate and General Tariffs (February 12, 1915). For exceptions see Page 79.

	PER	BRITISH PREFER- ENTIAL	INTERME- DIATE	GENERAL
Acid—				
Nitric.....	p.c.	15	20	22½
Muric and Sulphuric.....	c.p. 100 lb...	17½	22½	25
Baking Powder.....	c.p.lb.	4	5	6
Candles.....	p.c.	15	22½	25
Celluloid, moulded only.....	p.c.	5	7½	10
Chloroform, Sulphuric Ether, etc.....	p.c.	15	22½	25
Gelatine, Glue, Isinglass and Mucilage.....	p.c.	17½	25	27½
Ink—				
Printing.....	p.c.	12½	17½	20
Writing.....	p.c.	15	22½	25
Oils—				
Illuminating.....	p.c.	15	17½	20
Linseed or Flaxseed.....	\$ p. 100 lb...	1.25	1.55	1.65
Lubricating, of petroleum.....	c.p. gal.	1½	2½	2½
Petroleum, Crude; Benzine and Gasoline, not less than .775 s.g.....	c.p. gal.	1	1½	1½
Whale and other Fish Oils.....	p.c.	12½	20	22½
Opium—				
Crude.....	\$ p. lb.	1.00	1.00	1.00
Prepared for Smoking.....	\$ p. lb.	5.00	5.00	5.00
Paints, in spirits; Spirit Varnishes.....	\$ p. gal.	1.25	1.25	1.25
Perfumery, non-alcoholic.....	p.c.	25	32½	32½
Pharmaceutical Preparations and Patent Medi- cines—				
(a) When dry.....	p.c.	20	25	25
(b) All others.....	p.c.	60	60	60
Pomades.....	p.c.	10	12½	15
Shoe, Harness and Leather Dressing.....	p.c.	15	25	27½
Soap Powders.....	p.c.	22½	32½	32½
Soap, common or laundry.....	c.p. 100 lb.	65	90	1.00
Surgical Dressings, antiseptic.....	p.c.	12½	17½	20
Varnishes and Lacquers.....	c.p. gal.	20	20	20
Vaseline and similar preparations of petroleum... Wax, Paraffin; Sealing Wax.....	p.c.	15	22½	25
White Lead—				
Dry.....	p.c.	20	27½	30
Ground, in oil.....	p.c.	30	35	37½
Wood Alcohol; Wood Naphtha; Rum; Brandy; Gin, etc.....	\$ p. gal.	3.00	3.00	3.00

GROUP VII
EARTHS, EARTHENWARE AND STONWARE

Add 5% additional duty to British Preferential Tariff, and 7½% to Intermediate and General Tariffs (February 12, 1915). For exceptions see Page 79.

Asbestos, other than crude.....	p.c.	15	22½	25
Building Materials—				
Brick, building and paving; Manufactures of clay or cement.....	p.c.	12½	20	22½
Cement, Portland.....	c. per 100 lb.	7	10	10
Drain Pipes and Earthenware Fittings.....	p.c.	25	32½	35
Flagstone, Sandstone, Granite and Marble, rough.....	p.c.	10	12½	15
Flagstone and other building stone, dressed Granite and Marble sawn.....	p.c.	15	20	20
Roofing Slate.....	c.p. 100 sq. ft.	50	70	75
China, Porcelain, and White Granite Tableware.....	p.c.	15	27½	27½
Electric Light Carbons and Carbon Points.....	p.c.	22½	32½	35
Glass—				
Common window.....	p.c.	7½	12½	12½
Plate, not bevelled.....	p.c.	7½ to 15	10 to 25	10 to 27½
Silvered.....	p.c.	22½	30	35
Stained or ornamental windows; Spectacles and Eyeglasses.....	p.c.	20	27½	30
Lithographic Stones.....	p.c.	12½	17½	20

FORTY-EIGHTH ANNUAL REPORT

**GROUP VIII
METALS AND MANUFACTURES THEREOF**

Add 5% additional duty to British Preferential Tariff, and 7½% to Intermediate and General Tariffs (February 12 1915). For exceptions see Page 79.

	PER	BRITISH PREFER- ENTIAL	INTERME- DIATE	GENERAL
Agricultural Implements, Etc.—				
Axes, Scythes, Sickles, Hoes, Rakes, etc.	p.c.	15	20	22½
Harrows, Ploughs, Horsesrakes, Seed Drills, etc.	p.c.	12½	17½	20
Harvesters, Reapers, Mowing Machines.	p.c.	12½	12½	12½
Shovels and Spades of iron or steel.	p.c.	20	30	32½
Traction Engines for farm purposes, iron or steel parts for repairs to.	p.c.	15	17½	20
Aluminum, manufactures of.	p.c.	15	22½	25
Bicycle parts, nickel or electroplated.	p.c.	20	27½	30
Brass, in bars, rods, sheets, or plates.	p.c.	5	7½	10
Brass and Copper, manufactures of (other than wire).	p.c.	20	27½	30
Clocks and Watches, Cases and Movements.	p.c.	20	27½	30
Cutlery, steel.	p.c.	20	27½	30
Fire Engines, including Sprinklers.	p.c.	22½	30	35
Gold, Silver, and Aluminum Leaf.	p.c.	15	25	27½
Gold and Silver, manufactures of.	p.c.	22½	30	35
Iron and Steel, manufactures of—				
Angles, Beams and Girders, rolled only.	\$ p. ton.	4.25	6.00	7.00
Ball Bearings, flat steel, cold rolled, for manu- facture of.	p.c.	Free	5	5
Bar, rolled.	\$ p. ton.	4.25	6.00	7.00
Beams, Plates, etc., rolled only, not for railroad	\$ p. ton.	2.00	3.00	3.00
Billets, Ingots and Puddled Bars, 60 lbs. and over.	\$ p. ton.	1.50	2.25	2.50
Bridges or Structural Work.	p.c.	22½	30	35
Canada Plates.	p.c.	Free	5	5
Nails and Spikes, Builders' and Railroad Spikes	c.p. 100 lb.	30	45	50
Nuts, Washers, Rivets, etc.	c.p. 100 lb.	75	75	75
Pipe, cast iron, of every description.	\$ p. ton.	6.00	7.00	8.00
Railroad Switches, Frogs, Crossings, etc.	p.c.	20	30	32½
Railroad Fish-plates and Tie-plates.	\$ p. ton.	5.00	7.00	8.00
Rails.	\$ p. ton.	4.50	6.00	7.00
Scrap Iron or Steel.	c.p. ton.	50	90	1.00
Scrap Iron Cast; Iron in pigs, etc.	\$ p. ton.	1.50	2.25	2.50
Screws, of iron, steel or other metal.	p.c.	22½	30	35
Steel Plates, for manufacture of Mowers, Type- writers and Sewing Machines.	p.c.	5	7½	10
Knife Blades or Blanks; Table Forks, rough.	p.c.	5	7½	10
Lead, in bars and sheets.	p.c.	15	22½	25
Locomotives and Motor Cars.	p.c.	22½	30	35
Needles and Pins, wire.	p.c.	20	27½	30
Printing and Lithographic Presses; Folding, Binding and Paper Cutting Machines.	p.c.	5	10	10
Rifles and other Firearms; Cartridges or other Ammunition.	p.c.	20	27½	30
Safes; Doors for safes and vaults; Scales, etc.	p.c.	20	27½	30
Sewing Machines and parts thereof.	p.c.	20	27½	30
Skates, roller and other.	p.c.	22½	32½	35
Stoves of all kinds.	p.c.	15	22½	25
Telephone and Telegraph Instruments, Batteries, Dynamos, etc.	p.c.	15	25	27½
Tin, manufactures of; japanned or not.	p.c.	15	22½	25
Trawls and Spoons; Fishing Bait and Hooks.	p.c.	22½	30	35
Type for printing.	p.c.	12½	17½	20
Typecasting and Typesetting Machines; Type- writers.	p.c.	12½	17½	20
Wire, Brass or Copper.	p.c.	7½	10	12½
Wire, Tinsel, for manufacture of Cords, Tassels, etc.	p.c.	5	7½	10
Wire Rope; Wire Cable.	p.c.	17½	22½	25
Zinc, manufactures of.	p.c.	15	22½	25

THE ROYAL BANK OF CANADA

GROUP IX

WOOD AND MANUFACTURES THEREOF

Add 5% additional duty to British Preferential Tariff, and 7½% to Intermediate and General Tariffs (February 12, 1915). For exceptions see Page 79.

	PER	BRITISH PREFER- ENTIAL	INTERME- DIATE	GENERAL
Billiard Tables, Cues and Balls	d.c.	22½	30	35
Boards, Deals and Planks, sawn and dressed, t. and g.	d.c.	17½	22½	25
Corks from corkwood	c.p. lb.	4 to 6	5 to 8	5 to 8
Furniture, for house, office, or store, of wood, iron, or other material (not settlers' effects)	d.c.	20	27½	30
Mouldings, plain or gilded	d.c.	17½	22½	25
Picture and Photograph Frames	p.c.	20	27½	30
Showcases of all kinds	p.c.	22½	30	35
Wood Handles for 'D' Shovels	p.c.	10	12½	15

GROUP X

**COTTON, FLAX, HEMP, JUTE AND OTHER FIBRES
AND SILK, WOOL AND MANUFACTURES THEREOF**

Add 5% additional duty to British Preferential Tariff, and 7½% to Intermediate and General Tariffs (February 12, 1915). For exceptions see Page 79.

Blankets, wholly pure wool	p.c.	22½	30	35
Cotton Embroideries, white	p.c.	12½	17½	20
Cotton Sewing Thread	p.c.	10 to 17½	12½ to 22½	15 to 25
Cotton, Hemp and Flax, manufactures of	p.c.	25	30	35
Dress Goods, women's and children's wholly or in part of wool or worsted	p.c.	15	22½	25
Felt, pressed, all kinds	p.c.	15	22½	25
Horse Clothing	p.c.	20	27½	30
Hosiery and Knitted Goods	p.c.	25	32½	35
Jute, manufactures of	p.c.	15	22½	25
Nets, tennis; Fish nets; Hammocks	p.c.	20	27½	30
Ribbons, all kinds and materials	p.c.	22½	32½	35
Rugs, Turkish, or imitation Turkish	p.c.	25	30	35
Rugs, Carpeting or Matting of straw, hemp or jute	p.c.	17½	22½	25
Sails for boats and ships	p.c.	15	22½	25
Sail twine; canvas for ships' sails	p.c.	5	5	5
Tablecloths or Napkins, uncolored; Quilts, Sheets and Towels	p.c.	20	27½	30
Wearing Apparel and Ready-made Clothing of wool	p.c.	30	35	35
Wool, viz., Leicester, Cotswold, Lincolnshire, and Southdown combing wools; and all Lustre Wools	c.p. lb.	2	2½	3
Wool batting and wadding of, or of cotton or other fibre	p.c.	17½	22½	25
Yarns, woollen or worsted	p.c.	12½ to 20	17½ to 27½	20 to 30

GROUP XI

MISCELLANEOUS

Add 5% additional duty to British Preferential Tariff, and 7½% to Intermediate and General Tariffs (February 12, 1915). For exceptions see Page 79.

Band Instruments, brass; Piano and Organ parts	p.c.	15	22½	25
Boots, Shoes and Slippers (unstitched soles)	p.c.	17½	22½	25
Brushes of all kinds	p.c.	17½	25	27½
Carriages and Vehicles—				
Bicycles and Tricycles	p.c.	20	27½	30
Buggies and Carriages; Motor Vehicles	p.c.	22½	30	35
Railway Cars and Trucks; Hand-carts, etc.	p.c.	20	27½	30
Wagons, freight and farm; Drays and Sleighs ..	p.c.	17½	22½	25
Coal, bituminous slack	c.p. ton.	10	12	14
Coal, bituminous round and run of mine	c.p. ton.	35	45	53
Collars and Cuffs of linen, celluloid, etc	p.c.	25	35	37½

FORTY-EIGHTH ANNUAL REPORT

MISCELLANEOUS—Continued

	PER	BRITISH PREFER- ENTIAL	INTERME- DIATE	GENERAL
Explosives—				
Blasting and Mining Powder.....	c.d. lb.....	1½	1½	2
Nitro-Glycerine and Giant Powder.....	c.d. lb.....	1½	2½	2½
Cannon, Rifle and Gun Powder.....	c.d. lb.....	2	2½	3
Featherbone, plain or covered.....	p.c.....	12½	17½	20
Feathers in their natural state.....	p.c.....	10	12½	15
Fertilizers.....	p.c.....	5	7½	10
Fireworks of all kinds.....	p.c.....	17½	22½	25
Fur Caps, Coats, Muffs, and other Manufactures	p.c.....	20	27½	30
Fur Skins, wholly or partially dressed.....	p.c.....	10	15	15
Gloves and Mitts of all kinds.....	p.c.....	22½	30	35
Harness and Saddlery.....	p.c.....	20	27½	30
Indiarubber Boots and Shoes.....	p.c.....	15	22½	25
Indiarubber Clothing, Hose and Mats.....	p.c.....	22½	30	35
Instruments, scientific, mathematical and optical	p.c.....	17½	22½	25
Jewelry.....	p.c.....	22½	30	35
Leather—				
For Belting, imported by manufacturers.....	p.c.....	10	12½	15
For Gloves, imported by manufacturers.....	p.c.....	5	7½	10
Paintings in oil and watercolors (certain).....	p.c.....	15	22½	25
Pencils, Pens and Holders.....	p.c.....	15	25	27½
Pianofortes and Organs.....	p.c.....	20	27½	30
Precious Stones and Pearls, unset.....	p.c.....	7½	10	10
Ships built in any foreign country for Canadian coasting trade.....	p.c.....	..	25	25
Ships, Vessels, Dredges, Yachts, and other water- borne craft for Canadian waters, not including vessels in transit.....	p.c.....	15	25	25
Tobacco Pipes, all kinds; Cigar and Cigarette Cases.....	p.c.....	22½	32½	35
Toys, all kinds; Statues of any material.....	p.c.....	20	27½	30
Trunks, Valises, etc. (not personal baggage).....	p.c.....	20	27½	30
Umbrellas and Parasols of all kinds.....	p.c.....	22½	30	35

F R E E L I S T

Articles heretofore on Free List subject to British Preferential Tariff of 5% and Intermediate and General Tariffs of 7½%. (February 12, 1915). For exceptions, see Page 79.

Among the more important articles on the FREE LIST are the following:—

1. ANIMALS, AGRICULTURAL PRODUCTS, FISH AND PROVISIONS

Horses, cattle, sheep, etc., also domestic fowls, pigeons and pheasants for the improvement of stock; bees; tea and green coffee (imported from country of growth, or purchased in the U. K.); salt; Indian corn, not for distillation; rice, uncleaned; linseed oil cake; certain seeds, as annatto, beet, carrot, and aromatic seeds not edible and in crude state; seed peas and seed beans from the U. K.; certain plants for florist stock, also seeding stock; certain fruits, as bananas, pineapples, oranges and lemons; oyster seed and breeding for Canadian waters; live fish and fish eggs.

2. SUGAR, MOLASSES, AND MANUFACTURES THEREOF

Molasses, of not more than 56° by polariscope test.

3. TOBACCO, AND MANUFACTURES THEREOF

Tobacco, unmanufactured.

4. SPIRITS, WINES, AND OTHER BEVERAGES

Lime juice, crude only; mineral waters, natural, not bottled; ice; ethyl alcohol for industrial use.

FREE LIST—Continued

5. PULP, PAPER AND BOOKS

Books, scientific and religious, or for the blind; educational text books; any Government publications newspapers and magazines unbound; hemp paper for manufacture of shot, shells, and felt board for gun wads; plain basic photographic paper; matrix paper for use in printing (not being tissue paper).

6. CHEMICALS, DRUGS, OILS AND PAINTS

Non-edible seeds, beans, plants, barks and woods in a crude state, and preparations thereof; chemical compounds for dyeing and tanning; indigo, aniline and coal tar dyes; certain drugs as roots, herbs balsams, etc., in a crude state; medicinal roots; vaccine and vaccine points; serum; various acids, salts and sulphates cream of tartar, chloride of lime, nitrate of soda, phosphorus, etc., potash and saltpetre crude bromides; whale oil soap; lamp black, etc.; ultramarine blue and whitening; various gums; turpentine, raw or crude; also spirits of turpentine; gasoline under 725 specific gravity; various oils for use in manufacture; tungstic acid for manufacture of filaments for electric lamps; antimony salts for dyeing; hyposulphite of soda for leather tanning; crude cotton seed oil; crude glycerine.

7. EARTHS, EARTHENWARE AND STONEWARE

Gypsum, crude; sundry flint, and stones, rough; gravels, clays and sands, glass cut to size for photographic purposes; firebrick (not made in Canada); carbons over 8 ins. in circumference.

8. METALS, AND MANUFACTURES THEREOF

Ores of metals of all kinds; cobalt, quicksilver, radium; manganese, oxide of; tea lead; tin and zinc in pigs, bars, plates, etc.; brass and copper, aluminum, gold and silver, all unmanufactured; platinum wire, and in bars, strips, etc., chronometers and compasses for ships; copper rollers for calico printing, kilns and furnaces for ore smelting (not made in Canada); anchors for vessels; newspaper printing presses, car wheel tires of steel, in the rough; cream separators; certain mining machinery, also blast furnaces, retorts, etc.; surgical and dental instruments of metal; well drilling apparatus (not made in Canada); brass cups, in rough, for cartridges; iron or steel masts, plates, cable chains, etc., for vessels; church bells; boiler plates; steel wire for manufacture of rope, or for ship's rigging; iron or steel rods for manufacture of chain; nickel, nickel silver and German silver; steel or galvanized iron wire; iron tubing, lacquered or brass covered, for manufacture of window extension rods; metallic elements for manufacture of metallic filaments for electric lamps; rolled iron and steel rods for manufacture of horseshoe nails; steel imported by rifle manufacturers for construction of rifles for the Dominion government; gun barrels, in single tubes; forged and roughbored.

9. WOOD, AND MANUFACTURES THEREOF

Corkwood, unmanufactured; cane and rattans, not manufactured; sawdust of wood; shingles, logs and round timber, unmanufactured; firewood, fence posts and railway ties; Mexican saddle trees; barrel staves of oak, wheel spokes, planks and boards, in the rough.

10. COTTON, FLAX, HEMP, JUTE AND OTHER FIBRES, AND SILK, WOOL, AND MANUFACTURES THEREOF

Cloth for bookbinders; coir yarn; fibre Mexican, natural; hemp oakum; jute or hemp yarn; linen yarn; binder twine; camel's hair; alpaca; certain jutes and wools; silk, raw or as reeled from the cocoon.

11. MISCELLANEOUS

Asphalt; asphaltum oil for paving; tar and pitch; anthracite coal and coke; hides and furs not dressed in any manner; rubber, unmanufactured; quills, natural; whalebone, unmanufactured; buckram for hat shapes; batter's furs, not on the skin; broom corn and bristles; fertilizers, unmanufactured; glycerine for explosives; emery in bulk; meerschaut, crude or raw; mother-of-pearl and other shells, unmanufactured; old junk; certain fish hooks and deep-sea fishing nets; artificial limbs, finished or in the rough; life saving apparatus; collections of coins, medals and stamps; lenses and shutters imported by manufacturers of cameras; prize trophies, bona fide; scientific instruments, charts, etc.; antiquities for libraries, etc.; models of inventions; botanical, mineralogical and taxidermic specimens; unset diamonds; settlers' effects; casual presents from friends abroad on which the duty, otherwise payable, does not exceed fifty cents.

Articles heretofore on Free List subject to British Preferential Tariff of 5% and Intermediate and General Tariffs of 7½%. (February 12, 1915.) For exceptions, see page 79.

T A R I F F A M E N D M E N T S

Effective February 12, 1915

1. On all goods enumerated in Schedule A to the Customs Tariff, 1907, an additional duty of 5% to British Preferential Tariff, and of 7½% to Intermediate and General Tariffs. (Exceptions hereunder).

2. All goods enumerated as being free of duty in Schedule A to the Customs Tariff, 1907, to be subject to a British Preferential Tariff of 5%, and Intermediate and General Tariffs of 7½%. (Exceptions hereunder.)

3. The following goods to be exempt from the foregoing provisions:—

(a) Fish and other products of the fisheries of Newfoundland imported into Canada free of duty under Section 8 of the Customs Tariff, 1907, shall continue to be admitted free.

Also, fish caught by Canadian fishing vessels and imported into Canada free of duty under Section 9 of the Customs Tariff, 1907, shall continue to be admitted free.

(b) Goods enumerated in Schedule G of the French Convention Act, 1908.

(c) Goods imported to be used in the manufacture of mowing machines, harvesters, binders, reapers, etc.

(d) Goods imported to be used in the manufacture of binder twine.

(e) Articles imported to be used in the manufacture of goods enumerated in Tariff Item 682, of Schedule A, i.e., fish hooks, fishing lines, net and trawl twine, nets and seines, etc.

(f) Anthracite coal and anthracite coal dust.

(g) Bacteriological products and serum for subcutaneous injection.

(h) Vaccine and ivory vaccine points.

(i) Pressed felt, elastic webbing and hollow blocks of wood for artificial limbs.

(j) Steel imported to be used in the manufacture of rifles for the Government of Canada.

(k) Fabrics, chiefly of silk, for the manufacture of neckties.

(l) Goods enumerated in Schedule A of the Customs Tariff as follows:—

Horses, cattle, sheep, etc., also domestic fowls, imported for improvement of stock; homing pigeons, pheasants, etc.

Bees.

Cocoa shells and nibs; cocoa paste, not sweetened; cocoa butter; cocoa and chocolate paste, sweetened; preparations of cocoa or chocolate in powder form; confectionery coated with chocolate; cocoa beans, not roasted or ground.

Tea, imported direct from the country of production, or purchased in bond in United Kingdom. Tea, n.o.p.

Arrowroot.

Salt for use of sea or gulf fisheries.

Indian corn, not for distillation.

Wheat; wheat flour.

Biscuits, sweetened.

Limes, lime juice, not refined.

T A R I F F A M E N D M E N T S
[Continued]

Effective February 12, 1915

Goods exempt (*Continued*):—

Certain kinds of fish; oysters, seed and breeding for Canadian waters; live fish and fish eggs for propagation.

Sugar above No. 16 Dutch standard; sugar not above No. 16 Dutch standard.

Tobacco, unmanufactured; cigars and cigarettes; cut tobacco; manufactured tobacco and snuff.

Wines of all kinds, not sparkling, not containing more than 40% proof spirit, the produce of any British Colony in the S. African Customs Union.

Books, viz., novels or works of fiction; periodicals and pamphlets; scientific or text books; bibles, prayer books, etc.; books, maps or charts for the blind; books imported for public libraries or for libraries of scientific bodies.

Photographs sent to the press as news pictures; newspapers, also unbound periodicals; newsprinting paper and all printing paper; matrix paper.

Ores of metals of all kinds.

Potash.

Works of art in bronze from designs by sculptors domiciled in Canada; church bells.

Gold and silver, in ingots, bars, etc., unmanufactured; British, Canadian and foreign gold coin.

Chronometers and compasses for ships; scrap iron and scrap steel from shipwrecks.

Typecasting and typesetting machines; newspaper printing presses, not made in Canada.

Surgical and dental instruments; X-ray apparatus and all articles imported for use in a public hospital.

Iron, steel and brass manufactures for use in shipbuilding. Stereotypes, electrotypes, etc., of newspaper columns.

Silk, raw, or as reeled from the cocoon.

Life-boats and life-saving apparatus; miners' rescue appliances.

Clothing and books for charitable institutions.

Casual presents from friends upon which the duty would not exceed fifty cents.

Donations of clothing and other supplies for the Red Cross Society.

Communion sets of glass, metal or wood.

Collections of coins, postage stamps, medals, etc.; antiquities for public museums, libraries or educational institutions; models of inventions; paintings and sculptures by Canadian artists; scientific apparatus for educational purposes.

Typewriters, type, musical instruments, etc., for use of the blind.

Botanical, entomological and mineralogical specimens.

Animals or articles for exhibition purposes; menageries and their equipment.

Travellers' baggage; settlers' effects.

W A R T A X E S

(War Revenue Act, 1915)

1. CHARTERED BANKS.—A tax of one per cent. per annum, computed quarterly, upon the greatest amount of notes in circulation during each preceding quarter, circulation in excess of the paid-up capital being exempt from the tax.*

2. LOAN AND TRUST COMPANIES, INCLUDING BANKS SUBJECT TO THE QUEBEC SAVINGS BANKS ACT.—A tax of one per cent. upon gross income derived in Canada, payable quarterly.*

3. INSURANCE COMPANIES, OTHER THAN LIFE AND MARINE COMPANIES, OR FRATERNAL BENEFIT SOCIETIES.—A tax of one per cent. upon net premiums received in Canada, payable quarterly.*

4. CABLE AND TELEGRAPH COMPANIES.—One cent upon every message originating in Canada for which a charge of 15 cents or more is imposed, the additional toll to be collected from the sender.

5. RAILWAY AND STEAMBOAT TICKETS.—Every purchaser of (a) a railway ticket to any point in or outside of Canada, or (b) of a steamboat ticket between ports in Canada, Newfoundland, the West Indian colonies or the United States (whether the journey be made wholly or in part by rail, or steamboat, or both), to pay in addition to the regular charge:—

5 cents if ticket is over \$1, but not more than \$5.
5 cents if ticket is over \$5, and for every additional \$5 or fraction thereof.

6. SLEEPING BERTHS AND PARLOR CARS.—In addition to the regular charge for sleeping berth, 10c.; and in addition to regular charge for seat in parlor car, 5c.

7. STEAMSHIP COMPANIES carrying passengers from any port or place in Canada to any port or place outside of Canada, except Newfoundland, the West Indian colonies and the U.S.A., shall collect from such passengers:—

\$1.00 if cost of ticket exceeds \$10.
\$3.00 if cost of ticket exceeds \$30.
\$5.00 if cost of ticket exceeds \$60.

8. STAMP TAXES imposed as follows:—

	c.
(a) Bank cheques and bills of exchange negotiated through a bank.....	.02
Bank cheques and bills of exchange drawn out of Canada, but payable in Canada....	.02
(b) Receipts for money paid by a bank to its customer and chargeable against a deposit to his credit in the bank.....	.02
(c) Express Company's money orders and travellers' cheques.....	.02
(d) Post Office money orders..... (payable by purchaser)	.02
Post Office postal notes..... (payable by purchaser)	.01
(e) Letters and post cards—a "war tax" stamp of.....	.01
(f) Bills of lading.....	.02
(g) Proprietary or patent medicines..... per bottle	.01
Perfumery, if retail price 10 cents or less..... per bottle	.01
Perfumery, for each additional 10 cents..... per bottle	.05
†Wine, non-sparkling, one quart or less..... per bottle	.05
†Wine, non-sparkling, each additional quart..... per bottle	.25
†Champagne and sparkling wine, one pint or less..... per bottle	.25
†Champagne and sparkling wine, each additional pint..... per bottle	.25

*Effective January 1, 1915. †Effective February 12, 1915.



