### THE ROYAL BANK OF CANADA 74th ANNUAL MEETING

Morris W. Wilson, President and Managing Director, urges post war planning on basis of free enterprise—Only likely to appeal to self-reliant young Canadians.

Sydney G. Dobson, Vice-President and General Manager, reports assets over \$1,291,000. — Liquid position exceedingly strong-War adds heavily to routine duties of banks.

The intent and ability of the | COLLECTION OF TAXES free enterprise system to meet the challenge of the post war world was the keynote of an address by Morris W. Wilson, President and Man ging Director of The Royal Ban o Canada at the bank's 74th Angier Meeting.

Ith Annual Meeting.
"Assuming intelligent co-operation on the part of government," said "ir. Wilson, "free enterprise, which has already provided for the recople who live under it the grea est degree of comfort and se-curity in the world's history, can meet the challenge of the post-war vorld. It can, by accepting further social responsibility, save the recople from the evils that ccompany state control-obliteration of private life, destruction of personal freedem, elimination of individual incentive, and the scale of taxation for a somewhat scale of taxation for a somewha which fairly go to those who work

"Free enterprise, with its wealth experience, established posi-n, and wide resources, is the tion, and wide resources, is the only system known to us under which the job can be done. The prophet who now foretells that our whole system will be swept our whole system will be swept in foreign of some economic. heaven and earth as yet unformed, is not only misguided but dangerous. He is dangerous because his preachings interfere with confident concentration on the war

the economic system, upset the mode of life and disperse the savings, investments and insurance of the people of this nation, I think the proposition needs only to be stated to reveal its folly.

At the saving time would uproof the crease during the year of \$216, 496,185," said Mr. Dobson. "Our liquid position is naturally very to be stated to reveal its folly.

At the saving time it is depressed.

At the saving time will be a saving the year of \$216, 496,185," said Mr. Dobson. "Our liquid position is naturally very to saving the year of \$216, 496,185," said Mr. Dobson. "Our liquid position is naturally very the saving the year of \$216, 496,185," said Mr. Dobson. "Our liquid position is naturally very the saving the year of \$216, 496,185," said Mr. Dobson. "Our liquid position is naturally very the saving the year of \$216, 496,185," said Mr. Dobson. "Our liquid position is naturally very the saving the year of \$216, 496,185," said Mr. Dobson. "Our liquid position is naturally very the saving the year of \$216, 496,185," said Mr. Dobson. "Our liquid position is naturally very the saving the year of \$216, 496,185," said Mr. Dobson. "Our liquid position is naturally very the saving the year of \$216, 496,185," said Mr. Dobson. "Our liquid position is naturally very the year of \$216, 496,185," said Mr. Dobson. "Our liquid position is naturally very the year of \$216, 496,185," said Mr. Dobson. "Our liquid position is naturally very the year of \$216, 496,185," said Mr. Dobson. "Our liquid position is naturally very the year of \$216, 496,185," said Mr. Dobson. "Our liquid position is naturally very the year of \$216, 496,185," said Mr. Dobson. "Our liquid position is naturally very the year of \$216, 496,185," said Mr. Dobson. "Our liquid position is naturally very the year of \$216, 496,185," said Mr. Dobson. "Our liquid position is naturally very the year of \$216, 496,185," said Mr. Dobson. "Our liquid position is naturally very the year of \$216, 496,185," said Mr. Dobson. "Our liquid position is naturally very the year to allow its propaganda to go on

### FREE ENTERPRISE

Mr. Wilson said he did not ridicule the views of anyone upon the sole ground that he was a socialist

expanded during the year \$13,-365,555, and are now \$255,148,-401. Included in this amount are those who theorize about post-war economy" he said "often lies in their lack of practical experi-ence of business and their disretemporary loans of \$42,971,183 to assist purchasers of Victory Ronds. As there was but a small total of such loans current at the e enterprise in the form of rissidering the tremendous expansion in business activity throughout Canada, the situation is anomalous, but the explanation is that the expansion is largely in connection with war work. This is either financed directly by the Government, or, because of prompt settlement for monthly or fortnightly accounts, the manus.

In a demonstration of the formula, young Petzoldt donned one of the flame-proof suits, was sprayed with gasoline and set affire but was not harmed.

British Tar Turns
From Rum To Milk sidering the tremendous expanperience and these facts are read-ly available. Business should assemble and analyze them, and assemble and analyze them, and present to the public their irresistible conclusions, showing the true intent and ability of the system of free enterprise to do the things that need to be done. That is the only real way to carry the indoment of the people. judgment of the people.
"There are plenty of hard-headed people in Canada who, for fortnightly accounts, the manufacturer is able to finance without any, or at any rate with very instance, have money in the bank; there are more than five million moderate, assistance. There has never been a period in the history never been a period in the history of this bank—and I may say a similar situation applies to the other banks—when the ratio of commercial loans to deposits has been so low. The outlook in this respect is not encouraging, as unfortunately the tendency seems to be for the Government to extend its policy of directly financing industry engaged in war work." alone has substantially over one million deposit accounts. There are more than three million Canadians holding their country's Victory Bonds, War Savings Certifi-These are the people who, alert to their own well-being, will tell the theorists and agitators what changes are acceptable in the mode of life which, with all the faults it may possess, has produced these savings and these bulwarks of personal and family security. These are the people who must be considered by those who seek to influence the same and the

curity. These are the people who
must be considered by those who
seek to influence the course of
events."

Mr. Wilson readily acknow-Mr. Wilson readily acknowledged that the system of free
enterprise — in fact the whole
ecohomic system and our institurens of free Government, were
the results of evolution and expursed the conviction, that some
of the changes which had been
hancely about by the results. steps. MANY OF STAFF IN UNIFORM many of STAFF IN UNIFORM

"During the war period our staff in Canada has increased from 5,165 to 6,049, the new members seed the conviction, that some of the changes which had been brought about by the war would remain. "There must and will be development, particularly in the realm of maximum employment and freedom from want. The ordinary people of the world will look to some agency at the war's close to avert mass unemployment. No pretentious plans for pensions, nor all the social seclose to avert mass unemployment. No pretentious plans for pensions, nor all the social security measures devised by Goveraments will be effective without a solution of the employment problem," he said.

many without any previous business experience, have carried on their duties, often under difficult conditions. Routine work has increased as a result of war activity. The handling of Victory Loan applications and the negotiation of

Referring to the present metho

respond favourably to the m

Mr. Dobson also noted that de-

were in Canada.

COMMERCIAL LOANS

"Commercial Loans in Car

ADDRESS



ANNA THE RIVETER

a Canadian shipyard somewhere on the Atlantic coast. Like many other women. Anna Mae Macother women, Anna Mae Ma kay helps build 5000-ten ships.

ocupons alone entail a great deal of additional work and the volume of cheques in circulation has grown considerably. Many of the In presenting the financial statement, Mr. Sydney G. Dobson, Vice-President and General Man-ager notes that the present high tempo of business activity due to young women recently engaged are called upon to assume respon-sibilities which under normal con-

ent concentration on the war effort, and they are menacing to the practical solution of the problems of peace.

"Changes must take account of realities "" than theories. When this war is won, the soldier will wish to get back to his everyday life; the farmer will still want to own his farm; the small house-owner will desire to retain his ownership; the retailer, the wholesaler, and the manufacturer will be found as anxious as ever to carry on their own branches of our free enterprise; and the three million thrifty holders of their country's bonds will still look for, and be entitled to, their interest enanings.

"The idea of profit, which is merely payment for work and initiative, is deep-rooted in human nature, and after the war it will still motivate individuals and corporate bodies. In progressive countries, development is constant. As to sudden, revolutionary change which would uproot the economic system, upset the mode of life and disperse the

the printed proceedings of this meeting, have given their lives in the service of Canada. These names are held in honour, and we pay tribute to their memory

#### Pilots' Uniforms Made Flame-proof

posits totalling \$1,181,217,192 had increased by over \$225,000,-000. Of the total \$929,039,940 forms worn by R.A.F. pilots may be made flame-proof has been discovered by the scientists G. A. zoldt, it was revealed recently. Their research was financed by the shipping magnate, Sir Hector MacNeal, who wanted to contri-bute to the safety of R.A.F. filers end of the previous year, it will be seen that ordinary commercial loans are considerably lower as 1940.

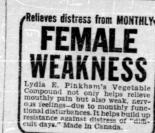
In a demonstration of the

# From Rum To Milk

The modern Royal Navy is turning more and more from rum to milk. The navy reported that only 60 per cent of its sailors now take their rum ration, compared with 65 per cent in 1924, S8 per

cent in 1913 and 91 per cent in It said 24,000,000 cans of cordensed milk were supplied to the fleet in recent months.





Have You Heard

The officer gazed sternly at the "Did you call the sergeant a liar?" he demanded.
"I did, sir."
"And a twister?"

"And did you go on to describe lack-blighted stooge?"
The private hesitated. Then, with a note of regret in his voice, "No, sir, I forgot that!"

The man at the theatre was annoyed by the conversation in the row behind. "Excuse ne," he said, "but we can't hear a word."
"Ch," replied the talkative of yours what I'm telling my

A young lady, finding herself ided in a small town, asked old man at the station where might spend the night. ou can sieep with the station

"I'll have you know I'm "So is the station agent."

"So he said I was a polished gentleman, did he?" Well, yes. It meant the "Ah! What was the exact word?" "He said you were a slip-

pery fellow." A teacher, examining a class asked the following question of little girl, intending it for a "What was the difference be-

tween Noah's Ark and Joan of "Noah's Ark was made of wood

"You called the plaintiff a

rogue, a swindler and an ass. Why did you box his ears into the bargain?" "Wel! he is rather hard of hearing."

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FERRETS

workers.

tilted. 2. It is all but a single sheet ill-breeding or 1. Is it proper for one to tip his soup plate at the dinner table in an effort to scoop out the

in India is getting a shave for six cents. Mohammabarber with the many implements in his belt, goes the Yanks in New Delhi shaves before reveille. Sergt. Wi of Cleveland is enjoying this one.

Modern Etiquette

By Roberta Lee

a person laughs loud and almost shouts when talking?

the aisle seat when she is at-

tending a theatre with a man?
5. What kind of flowers should

a bride wear if she is married in

6. When a hostess notices that

a certain guest is eating but very

1. No. It is far better to leave

a little soup in the plate. A bowl or dish of any kind should not be

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ouse hydro, garage, barn. Good siness. Box 192, Wingham, Ont

little, should she call attention

traveling costume and prefers not

4. Does a woman ever take

SIX-CENT SHAVE

2. Is it proper for a man to will always speak in enters the row fir may wear a cor

> suits her fancy. craft Carriers haps the guest is n It is better to sa the guest offers an Waste Pape V. Alexander, first lord of

> needed in Britain the ers have been ask anew and send to sal worth keeping. oft carriers, the Ark

ate a total of

tain Replaces

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alties In War ler 1914-18 Toll PROPER

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WANTED PONY CYLIN 25" x 38" and Gorde must be in good co 462, 73 Adelaide W. RHEUMATIC I that as well. T'S IMPORTANT -ferer of Rheuma Powers (inimately 40,-EGISTERED SPR . Mrs. He nd total of just

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Wounded, 18 .-

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PATENTS & TRADE POULTRY

> half years had trically and are given their direc-

> > course of the 'plane than if they Catapulting Hurricanes Grey said that the big, four-engine Focke - Wulf Kurriers, which have been harrying Atlantic convoys, start their trips from a big airdrome near Bordeaux, in the south of France. They fly land and thence to Norway. where they have a runway some thing over two miles long, from which they take off and fly on

DE A COCK HORSE TO BANBURY CROSS

ther Goose is this little girl in London, who rides

er she goes. She is Claire Cotton, daughter of

Huns Use Rockets

To Start Bombers

Take-Off With Blazing Rock-

ets a Terrifying Sight

A British aircraft authority

said rockets are used at the take-off of the Germon Junkers 88 medium bombers to give quick

Writing in the annual review

issue of "Iron Age," steel trade journal, C. G. Grey, well known

in the British aviation field, said such rocket-propelled starts have

been used for two years. Grey quoted an escaped Netherlands fiver as saying that "few

things are more terrifying than

to see a heavily loaded bomber

full of bombs and gasoline tak-

ing off at night with a huge rocket blazing under each wing

and knowing that if one engine

over and go up in one burst of

The author also reported that

rockets are being used in another

way by the Russians. He said two or three rocket bombs for

each wing of the new Stormovik

bomber-fighter. The bombs are carried on rails instead of normal

bomb racks. They are fired elec-

tion by sliding along the rails. This, he added, with their rocket

propulsion, carries them more nearly in a straight line with the

flame."

the reverse course. To combat the Kurriers, Grey said, Britain has been catabulting Hurricanes from the decks of big merchant ships. If a Hurricane and killed or drowned the pilot, so the pilots took to bailing out with their parachutes after shoot ing down or chasing off the enemy.
In spite of the fact that each such engagement meant the loss of a Hurricane, the method has stopped Kurrier depredations, Grey

Shocks For Britons Coming This Year

More Britons expect to ge their marching orders soon.

Not all will march to the front
but there will be more of them at war work on the home front. full of shocks for the whole pation from 'teen-agers to pension-

effort into even higher gear and brie in enough new workers to release enough fighting-age men The government is reported considering registration of men up to 55 and women up to 50 for

The conscription age for girls years-old or even those a year are under way for luxary and non essential industries.

## SCOUTING ...

Of special Interest to Canada leaders in the field of war s vage, is the fact that Charles Le ferle, Canada's director of Sal vage, is a former Boy Scout. Mr Leferle belonged to a Troop or famed and much bombed Malta and was one of the contingent o Scouts representing the island the coronation of King George and Queen Mary in 1911.

Toronto's newest Boy Scout Troop, the 201st, is about as cosmopolitan as it would be possible to find a Troop. The Troop is sponsored by the Kiwanis Boys' Clubs and the Scoutmaster is P. F. Harris. This little league nations has a membership of 28 boys divided among the following races and nationalities: Finnis Jewish, French-Canadian, Polish, Negro, Russian, Ukrainian and Anglo-Saxon. Thus Boy Scouts again illustrate the true meaning of world brotherhood.

Boy Scouts of Granby, Que have an enviable record in the field of enlistments in the armed services. The Troop was organized in November 1937, and since that date has enrolled 232 boys. Of this number 53 are in the Troop today, while 103 former members are in the armed force Incidentally Granby has one the largest enrollments of Scouts in proportion to boy population

in the Dominion of Canada. The Mayor of Hendon, a be ough of London, had the rathe odd experience of swearing are oath of allegiance to the King twice in one day. On the day or which he assumed office as Mayor he took the oath, and later on the same day was enrolled as a Boy Scout and in the course of the

ceremony repeated the oath.

LIFE'E LIKE THAT

## OF THE PRESS

NICKEL NICKNAME Canada's second issue of the welve-sided nickel is made, like of zine and copper. The change in material probably demands a day now, someone is likely to pop up with the suggestion of "zop-

SOME SLIDE! " A young Russian aviator parted from his plane at 20,000 feet or thereabouts. His parachite failed slid down the side of a snow-cov-

scathed, in a snow bank at the bottom of the hill. -Winnipeg Free Press

EDUCATION A well educated boy should know how to—sell things, make things, run machines, milk cows, repair anything, read between the lines, shake hands as if he meant it, keep smiling, be "from Missouri", earn money—save it.
—London Free Press.

ered hill or mountain and came to a stop, breathless but un-

A PLACE TO SAVE The U. S. War Production Board is urging everyone to con-serve matches. It is estimated that people in North America strike more than 500,000,000,000 matches a year and thereby use up 70,-000,000 board feet of lumber and 50 tons of steel.

-Stratford Beacon-Herald SHAKESPEARE'S OUT

The Germans have ordered all of Shakespeare's works to be pulped. Before the war they ac-claimed him as a true Aryan dramatist, but now, as a humorist puts it, they've discovered he isn't really Hitlerature -London Answers

BRIDE'S PROBLEM Life gets more and more com-plicated. Brides used to be told that all they had to do was feed the brute, but now they have to give him putrition. -Toronto Saturday Night

WHEN DIMES WERE DIMES Sure your great-grandpappy could buy an unrationed sirloin steak for a dime-and every now

-Detroit News YOUTH IS OLD HABIT With some women, staying young is an old habit. -Kitchener Record

The British Army has a special-

ing secret papers. Not even the ashes remain.

By Fred Neher

3 3

over on its side and did a steep, almost vertical dive for what seemed like a thousand feet, then leveled off. We had taken advantage of some cloud below us to hide from our would-be-attack When you're carrying a two-ton bomb and lots of incendiaries, it is not wise to risk being hit by an

about from many of my RAF bank has by a new process in French friends and read about in some Guinea.

THE WAR . WEEK - Commentary on Current Events Dummy Fires Over Berlin

Fail To Foil R. A. F. Pilots

Newsmen chosen by lot were publications: Dummy firet lit by allowed to ride British planes Germans on bogus landing fields. bombing Berlin on the night of Jan. 16 for the first time on an offensive flight from Britain. James MacDonald, New York Times correspondent, represented the United States newsmen and in the following dispatch fells of the extremely heavy attack on fall harmlessiy in open fields. We ignored them.

I was a passenger aboard one of the planes comprising the large force that battered the German 4,000 pound high explosive bombs and thousands of incendiaries blasting buildings right and left, and starting widespread fires remi-niscent of some of the big German raids we have gone through in London.

The plane to which I was as-

signed as a passenger was manned by a crew of seven. roared away into the thickening lusk. Minutes passed. Still more planes heavily loaded with high

Signal To Go
Faintly from the control room
came the voice of the WAAP—
Women's Auxiliary Air Force giving us our signal to go.

Our four motors, which had

been idling all this time, burst into a thunderous roar. Slowly we began to move. We had to take the full length of the runway before we were airborne because we were carrying one 4,000-pound bomb and a very big cargo of incendiaries.

In a matter of seconds, the air-

field had disappeared from view. Soon we were out over the sea and had started a long climb to high altitude. As we neared 10,000 feet, "Skipper" said to me over his intercommunication, "Would you mind going forward into the bomb aimer's compartment in the nose and connecting up your oxygen supply pipe?"
Somehow I managed to get into

the nose of the plane and sat on the floor and let the forward gunner connect my nose-mouth mask with the oxygen supply. There wasn't any monotony, at least for me, in that overwater leg of the fight. I was fascinated

of the crew. Five Minutes from Coast Then in a pause in which there was complete silence, I heard the voice of Warrant Officer Clayton

saying impersonally, "We're now five minutes away from the coastline of enemy-occupies territory."

I could feel the alertness of

Then soon after that, Clayton enemy territory. By this time, night had closed in but there was a bright moon in the sky and visibility was good. My unpracticed eyes couldn't spot anything untoward even when I heard the forward gunner sing out, "Enemy night tighter off to starboard." Lying on my stomach and peering through the plane's nose, I ly that big Lancaster flipped far "Okay," said the Skipper.

Ninety Miles From Target

his mouth than ground gunners began sending shells up at us, splitting the sky with jagged "The German tanker subm "Skipper's" piloting was excel-lent. They didn't come near en-ough for us to hear the explosions above the noise of our motors. "You are now nearing the target." said Clayton. Then I saw a sight I had heard

Germans on bogus landing fields, imitation freight yards, and flimsy structures disguised as important buildings. These fires on the outmake the raiding airmen think ignored them. Found Target

It was only a moment or two later when I saw the real thing. Waves of raiders that had taken off before us back in British had found the target and dropped taeir leads and made way for us new

arrivals.

Below and slightly to the right of me were several straight strings of lights going like street lamps. These strings, which seemed to crisscross one another at right angles, were caused by in-Looking down, I was fascinated

to hear what must have been a colossal explosion.

ings were clearly distinguishable. The fires were so bright they partially illuminated the bomb aimer's compartment, silhouetting our over his instruments ready to aim. Presently it was our turn to bomb. Up to this moment, we had been zigzagging, diving, climbing and twisting our way through the enemy's frantic antiaircraft fire. Now we leveled off in straight course directly across the target Lancaster leaped upward like a our two-ton bomb. We tore on across the conflagration below burst, but crews in the following

Shells Burst Close By run across the target from an-"run," I heard above the din of our motors three dull thuds directly underneath us, thuds like ably close, bursting in fragments derparts of our plane, but did not

harm anyone. intercom to the bomb aimer: "Johnny, there's one fire down there that seems to be dving Once again we took aim and

U-Boats Repaired At 'Floating Bases'

ines," which are able to refuel and repair U-boats "everywhere in the operations area." Presently I heard once again the imperconal voice of Clayton saying, "You're now 90 miles from ently under water as on the say ently under water as on the sur-Hardly were the words out of the craft they are refueling or

The Berlin Radio says the Ger-

"The German tanker sulvens flashes of light as they exploded.

Either their aim was poor or built in Germen snipyards in ever-increasing numbers during 1942, and have been employed in various operations areas in the

Alcohol is being obtained from



"Nothing in the rule book says I can't?"

