



George W. Spinney, president, and B. C. Gardner, general manager, who addressed shareholders at the Bank of Montreal's 128th annual meeting

## **Inflationary Pressures Greater Now Than During War, Declares** Bank Of Montreal President

George W. Spinney Tells Bank of Montreal Shareholders Of Anti-Inflationary Needs

GENERAL MANAGER B. C. GARDNER REVIEWS MOST ACTIVE YEAR AT 128TH ANNUAL MEETING— HIGHLIGHTS BANK'S LOANING POLICY

Montreal. — George W. Spinney, President of the Bank of Montreal, told shareholders at their recent 128th annual meeting that inflationary pressures were probably greater now than at any time during the war and urged continued voluntary restraint as a means of offsetting this danger to the nation's economy. He declared that it was desirable to have some of the wartime controls remain in operation, but that these controls should be constantly watched to make certain that they do not interfere with rapid reconversion to peacetime economy.

Speaking at the same meeting, B. C. Gardner, general manager, reviewed the most active year in the history of the bank and told of the B of M's contribution to the financing of the war effort and of the many "human relationships" arising out of the financial problems of customers, both of large and small means, particularly the latter.

Stimulus to Production

Mr. Spinney said he knew of no He noted also that deposits had better stimulus to production than reached a new peak at \$1,613,429,-healthy competitive effort, free from unnecessary restrictions, almost \$200,000,000 over last year's from unnecessary restrictions, almost \$200,000,000 over last year's seeking to fulfil the myriad desires of consumers at home and abroad.

"As never before," he said, "Canadian business and industry in the years immediately ahead will need men with new ideas and with the capacity to just these ideas into effect."

Specifying of social security area.

speaking of social security projects and suggestions, Mr. Spinney said it would be very nice if "we could all live on government cheques, but life on this planet being what it is, someone has to plough and reap, to plan and build, to exercise qualities of initiative, foresight and daring; and only this totality of productive effort can provide a real and enduring basis for material welfare and economic security."

"Nothing could be further from my intent." he continued, "than to

my intent." he continued, "than to aid of bank credit in form of loans. ures are without value to the com-munity, but," he added, "we would patterns, and as civilian business deceive orrselves and others if we accept and promulgate the idea that security, can emanate effort take on increasing importance and lessly from government, acting in the role of benevolent and bountiful provider. Government can distribute no benefits that individuals through their labor, do not

Problems of Peace

Canadians, both those in the fighting forces and those at home, had a right to be proud of their mighty war effort, he said, adding that after six years of conflict a certain amount of war weariness was not unnatural. "But although we are war weary," he continued, "the problems of reconstruction will not bide our time. The post-award and stated, "It is not our policy to encourage people to incur un eccessary debts but we believe that our personal loan acilities may play a useful part in a well-ordered financial programme and may be used by borrowers in a manner fully consistent with the principles of thrifty and, sensible management of their affairs."

"This bank does not deal in money alone. In our developed we have dealy a server of their affairs." will not bide our time. The post-war era about which so much has been written and said is no longer a theoretical abstraction. The post-war is here and now; and with it comes the realization that, in its own way, peace will make its demands no less than war."

New Peaks Recorded

A new high in total assets of

A new high in total assets of lems of the returning war veterans were receiving special and sympathetic attention.



"And just a year ago I thought I had to go out with him to protect him FROM the other children!"

ON THE HOME FRONT By C. Kessler





By GENE BYRNES CHELDY:

MUTT AND JEFF As Usual, It's Up to Me to Give 'em a Merry Christmas



A College of Aeronautics for post graduate-instruction in aeronautical science and engineering is to be opened in the United

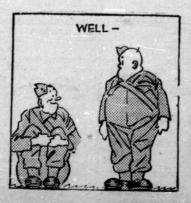


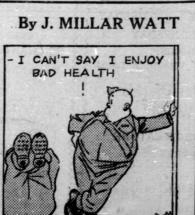
POP-Pop Seems to Be About Normal



welcome increase in personal loans and stated, "It is not our policy







Sub as Generator

WITH MASTERLY SKIL

The Burma government is Rubber tires from Britain wil help put 1,000 Paris busses back on the road before the end of the ing the present shorts lectricity, Rangoon radio report A submarine, it said, could gen year, as a result of a French agree ment with British tire factories.

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Tires for Paris Busses

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	AMERICAN HEROINE
HORIZONTAL 1,5 Depicted American heroine. 11 Area measure. 12 Ells English (abbr.). 13 Extent. 14 Negative.	Answer to Previous Puzzle  GOMEZ JORDANA TIELEDU ERE SERE AMEED NE DOSERS PINTO URIN REDOT 19 Drop. ENTER PANSO SER WE 21 Sloped. 24 Regains possession.
15 Age. 16 Veranda. 18 Haul. 20 Skills. 22 International language. 23 Symbol for	BIG RID MMA I ISIAL SM 26 Broad piece of Lord Re A PS DAY EITNAS 27 Kind of soup.  SENATE LE CAIRO 30 She was the neroine of the Revolutionary Battle of —

he was the eroine of the evolutionary sattle of —\_\_. samarium. 38 Music note, 24 Nevada city. 40 Insert. 25 Staggers. 42 Essay. 27 Concealed. 44 Small nail. 34 Speaks falsely 57 Editor (abbr.) 38 Narrow sea 58 Warming. 1 Spoiled. 41 To worshi 2 Make a speech 43 Different. 3 Limb. 45 Half (prefix).

28 South Dakota 45 Therefore. (abbr.). 47 Dawn (comb. 29 Exclamation. 30 Mire. 48 Portico. 31 Street (abbr.). 49 Thus. 32 Compass point 50 Item of 33 Mineral rock. income. 4 12 months. 5 Friend. 46 Stove part. 47 Half an em. 33 Mineral rock. income. 34 Iron (symbol). 53 Herman 36 Symbol for (abbr.). 7 Call. tellurium. 54 Credit (abbr.) 8 Islet. 37 Born. 55 Sign. 52 Before.

By BUD FISHER



Canadian Ayrshires Go to New Zealand

The Canadian Ayrshire Breed sale of four noted pure-bred Can-adian Ayrshire tulls to Giff and Fred Hutchings of Potorua, N.Z., and said it was probably the most choicely bred lot of Ayrshires ever exported from Canada.

The bulls purchased were Burn-

Swanny King from Col. W. E. The bulls will be used as sires

soap and steel industries; with the

mic bomb in about three years.

Living Langmuir, noted physics, warned Congress. Associate fector of research for General grant of research for general krite, he declared that once has starts making the bomb, the tremendous resources and amed scientific program may of likely enable her to turn out faster than the U.S. can

WARNS ON A-BOMB

Pussia can start producing an

VOICE OF THE

PRESS

AND MAYBE NOT

PEACE AT ANY PRICE

NOT SO EASY

NEVER AGAIN

HGPELESS

an after he is too old for it to do

.000 Canadians

as born there 8,000 years

Keep rooting, professor, and

war events have a way of

ho said he was going to

up everybody in the camp.

eems that when you set a afire and it burns for six

you can't put it out all at

suspect some prices have the old oath—"We will

take another drop."
Kingston Whig-Standard

ion is what comes to

any good.

—Quebec Chronicle-Telegraph

Wed Dutch Girls

e than one in every 20 Cana-

west Europe will take home

eady more than 10,000 appli-

nent by Canadian Army author-

and applications have increas-

Stratford Beacon Herald

a lot of people to think old Arizona sheriff was

ou'll find out what became

-Ottawa Citize

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SUPERIOR CHICKS

to a daily rate of 40 in spite of ion of more than half the Dutch-7.000 of them. They ne citizens only upon entry

waiting movement to Canada from Britain, it is likely it will be time before the European are shipped across the Atlantic. However, it is proposed to move some on Duch freighters
sailing direct to North America. rs may also take their fi ancees to Canada at their own expense but only after the Immigrat n and External Affairs Departments have approved.

BRAZIL FAVORITE



Brig.-Gen. Eduardo Gomes, liberal-tacked candidate of the National Democratic Union, is expected to be the victor in Brazil's presiden-tial election, which ends 15 years of dictatorship. Final results of the voting are not expected for several

ers' Association has announced the

side Topsman from R. R. Ness and Sons, Howick, Que.; Avonsyde Lucky Gift from George Pearson and Sons, Waterdown, Ont.; Brae-heid Barr Request from W. D. Black, Waterdown and Mynvates

WE'VE 7-2 WEEK STARTED chicks, heavy breeds, available. You can catch the early 1946 broiler markets with these. Also dayolds available. Order your 1946 chicks soon. Bray Hatchery, 120 John N. Hamilton, Ontario.

profits. First start the Tweddle way! Tweddle Government Approved chicks in your poultry houses means an end to high mortality worries and a marked increase in production. Second: prepare now for the large European market in eggs and poultry meat by stocking the right kind of birds. Tweddle blood-tested breeders of known livability and productivity produce only the finest chicks whether they are pure breds or hybrids. The Tweddle system of inspection and selection assures you of live shipment of the finest, husklest chicks money can buy Write today for 1946 early pricelist also free catalogue. Also for immediate delivery pullets 18 weeks up to laying. Tweddle Chick Hatcheries Limited. Fergus, Ont.

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WE HAVE PROSPECTIVE PURchasers for properties near Windsor. Toronto and Niagara Falls. Write, giving us full particulars. Guaranty Trust Company of Canada, Windsor — Toronto — Niagara Falls. WIN BRAND NEW 1942 DE LUXE Plymouth Sedan. 6 other prizes in Victory Bonds. Army and Navy Veterans Unit 257. Irrawins Dec 21, 1945. Subscription \$1.00 — 6 for \$5.00. P. O. Box 21. Fort Wil-lian. Agents Wanted.

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ISSUE 50-1945

Japs in Canada To Be Repatriated

There are about 24,000 people of Japanese origin in Canada of whom 75 per cent are Canadian citizens, about 14,000 or 61 per cent of the total were born in Can-

children of those signing there

a store in South Porcupine the best mining town in Northern Ontario. We had a Department Store of men's, ladies' and children's wear and general dry goods for 34 years in this store, now have retired, sold the stock and remodelling building, will rent both departments or as separate stores, Apply Sky Stores Limited, South Porcupine, Ont.

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cockers and pekingese of of world-famous bloodlines. Mrs. P. A. Margeson, Cedarcrest Ken-nels, Kentville, Nova Scotia FERRETS: BROWN AND WHITE. Good hunters on rats and rabbits, \$12.00 pair.Earl Mannen, R.R. 1. Paris, Ontario.

HOME FOR \$1.00

ment to repatriate to Japan all Japanese who in act or obvious intent were disloyal to this country during the war and also others made early in 1945 that they wantthat the survey was an entirely any kind was used. Including were 10,347 or 43 per cent of the

latter using it to make tin plate.

PAIR FOXHOUNDS, WALKER and bloodhound, 9 months, \$25 each. Fred Taylor, Bradalbane, P. E. I.

at STUD-IRISH SETTER-MAHO gany Kim of Ardee, sired by C H. Elmeroft Red Ace. (Reg'd.) Don Shaw Phm.B. Cannington Ontario.

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LET'S GIE THEM A SKIRL



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To Racecourse From Stable By Flying Horsebox

The European demand like that

of the rest of the world is mainly for essentials such as textiles and household goods, and British manufacturers are turning out these goods as fast as they can. meeting the widening demand for the United Kingdom Information Service. A flying horsebox is the latest product designed for a spe-cialized market — racegoers. Intended for the transport of race United Kingdom airplare company as one of the many uses for their new plane. A prototype will year. The flying horsebox opens up the prospects of the runners for next year's Derby or Grand Prix beng flown from their stables to the course on the day of the race. This system of horse transport will probably prove very from air sickness. The idea is not were transported by air to Burma to assist the British Fourteenth

"Churkeys"

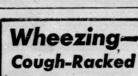
Army in jungle war.

Australia's first churkeys cross between turkeys and chickens have just been hatched at Glenfield, New South Wales. It is said, however, that Russian scientists had already produced the

The chicks walk like turkeys but look more like ordinary chickens. It is expected that they will mature more quickly than turkeys but be a good deal smaller.

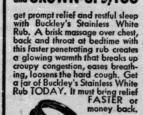
WHY DO more people buy Maxwell House than any other brand of Coffee in the world? This superb blend contains extraflavor Latin-American Coffees, selected from the finest the world produces.







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