The Royal Bank of Canada **Annual Meeting**

Sydney G. Dobson, President, declares increased industrial output, co-operation between management and labour and substantial tax reductions would provide bedrock of future prosperity — "If business, labour and government keep their heads, there is no reason why we should not complete delayed reconversion plans this year and prepare to step forward in future." to step forward in future."

James Muir, General Manager, reports assets at record level for sixth consecutive year — notes increased financial assistance rendered business and individuals—deposits at \$1,963,103,951 reach new high point—foreign branches valuable aid to traders.

"Though pulp and paper creates more employment than any other manufacturer and is the largest sin-

wastage due to nature. In Sweden,

with less than 8 per cent. of Can-

ada's forest area, there are more than twice as many forest engi-neers as in Canada.

VALUE MULTIPLIED

NEW PRODUCTS FROM

"In addition, new horizons are

opening up for the use of our forest products, such as in the manufac-ture of plastics and textiles. This field so far has only just been tap-ped, and holds tremendous possi-bilities. We cannot, therefore, af-ford to waste or to see carelessly destroyed any portion of our great

destroyed any portion of our great forest resources.

expenditures provide no essurance of good times, and that living standards cannot be raised through less production and higher wages, was voiced by Sydney G. Dobson, President of The Royal Bank of Canada at the bank's Annual Meeting.

On the other hand he declared On the other hand he declared that increased production and whole-hearted co-operation between management and labour would provide a solid basis for presperity. He also noted that the present level of taxation was a drag on business and that substantial tax reductions would give an incentive to individuals and to industry, encourage expansion and new ventures, encourage greater ventures, encourage greater action and lower prices and, pre,prove an aid to a higher

CANADA PLAYS FULL PART Stressing the increasingly important role of Canada in world affairs, Mr. Dobson said: "Canada is playing her full part in the peace organizations and served on nine international bodies. She was the second largest contributor of food and the third largest contributor of money to UNRRA. She has the largest store in the world of the basic essential of atomic ener-gy—uranium. I believe that though in numbers the Canadian people carry small weight in the world, when the account of world wellbeing comes to be added up it will be found that the weight of Can-ada's influence was a big factor in whatever success is attained."

"I think that experiences of the past few years have brought home to all of us the fact that business and industry exist to satisfy the needs of people.

"There are many wants, such as collitical and saying the saying th political and economic security, fa-cilities for improvement and relaxation, competent health services, and wider education, but I shall speak particularly of the business aspects. I believe that prosperous business conditions will be the bedrock upon which people will satisfy most of their other wants. their other wants.

SUCCESS NOT MADE OF DREAMS "There have been all sorts of

"There have been all sorts of plans laid out by advocates of improvement in our economic affairs, but it is becoming clear that many of the old principles of sound economics will survive, and some that had been abandoned must be returned to. On the whole our Canadian people are sensible and sound. They are entertained by pictures and stories of Utopia, but they know that success is not made of dreams. The story of Canada's advancement is one of people and re-

dreams. The story of Canada's advancement is one of people and resources, and the ingenuity of the people in using the resources.
"Roughly 68 per cent of our population are under 40 years of age. That means that the numerical bulk of the people is not yet 'set' in its ways, but is of an age to demand the latest or hetter than the vices of all kinds. It is a thought to keep every business executive on the alert, because people's wants rule the market and decide the profit or otherwise of production. "Given an intelligent approach by business executives who are

hat revenue is accumulated by the government, or how it is taken, the withdrawal of this money constitutes a drag upon business. Substantial reduction in taxes would give an incentive to individuals and to industry the contract. trying in a sincere way to develop a better knowledge of what the consumers want, there is no reason why Canada cannot look forward to a period of great expansion, profitable business, and higher to industry, encourage expansion and new ventures, encourage greatnd ndustry, encourage expansion and new ventures, encourage great-er production and lower prices, and therefore prove an aid toward a higher standard of living.

"Some will say the government needs the money for social welfare and subsidies and so on, but I would point out that lavish govern-

profitable business, and higher standards of living.
"I regret very much the irresponsible outlook many persons have regarding work and wages. I am one who believes that the time will come again when possession of a job will be considered an asset, when having a little money as a standby will loom larger in people's minds than leisure hours. True satisfaction can be found only when the worker values mainly the work he does, and not how much he is able to compel his employer to pay. I believe in a high standard he is able to compel his employer to pay. I believe in a high standard of living for everyone, and in leisure, but I am sorry to say that too many of our people to-day make high wages and plentiful leisure the greatest aims of their lives. They pay too little attention to the fact that every producer is also a consumer, so that what they are not say that what they are no say they lose as conper worker can assure us of pros-erity; just as false as to think that raw materials and labour costs can be increased without at least

FOREST WEALTH

Reviewing Canada's fortunate competitive position, Mr. Dobson pointed particularly to Canada's 113,000 square miles of productive forest wealth and urged that active steps be taken to assure its conservation. "Canadians are generally surprised," he said, "when they learn that their pulp and paper mills take only about 23 per cent. of the annual forest crop, while fuel wood takes 31 per cent., lumber and miscellaneous products take 41 per cent. and pulpwood exports use over 5 per cent.

will soon permit us to return to a free economy. free economy.

"This country reached maturity through its war effort, politically and industrially. If business, labor and government keep their heads there is no reason why we should not complete our delayed recon-GENERAL MANAGER'S

In presenting the bank's 77th Annual Report, Mr. Muir, General Manager, stated that for the sixth tive year the total assets he bank, which now stood at \$2 totalled \$1,609,742,166 representing \$1.69 per cent. of the total liabili-

Victory Loan campaign was in fu Victory Loan campaign was in this swing; nor is the loan total a complete index of the financial assistance which is being supplied by the bank to our clients in their post-war business activities. Included under the heading 'Other Bonds, Debentures and Stocke' are many millions of dollars represent-ing the purchase by the bank of short-to mid-term bonds and de-bentures issued by clients to enable them to carry out expansion and "In addition, the smaller class of

rustomer continues to take sub-stantial advantage of our facilities. This is demonstrated, for example, by the fact that during the past year we have made a total of nearly 150,000 loans of \$500 and under for "Our loaning business abroad has also continued to expand as is il-lustrated by a well diversified in-crease of \$16,623,715 in commer-cial loans."

"I wish to draw one fact particularly to your attention. In 1945 the pulp and paper industry took pulpwood valued at \$122 million, and converted it into products which had a gross value of \$400 million. In other words, the industry multiplied more than threefold the value to Canada of its pulp and wood cut. In course of that process, its mills gave employment to 40,000 persons and paid them \$80½ million in salaries and wages. In addition, it supplied workers in the woods with employment and their wages amounted to \$75 million. When you add the purchase of materials and supplies, \$184 million, you realize how important the industry is to the whole economic life of the nation.

"That this industry could be further expanded is evident when we RECORD DEPOSITS The General Manager noted that total deposits had increased by more \$74,000,000 to the new all time high point of \$1,963,103,951. The number of deposit accounts in operation continues to grow and

as a matter of fact has inc

"That this industry could be further expanded is evident when we
consider that the pulpwood shipped out of Canada in a raw state
in a year would supply a large
paper-making industry.

"The lumber industry which includes production of sawn lumber,
whireles and boards has been inas a matter of fact has increased in Canada alone by 116,000 during the year bringing the total in operation up to 1,670,000. "The profits for the year were \$903,244 greater than for the preceding twelve months' operations.
"As you will have observed from shingles and boards, has been in-creasing steadily. As in the case of the pulp and paper industry the value of the forest cut has been much increased by processing, in this case almost doubled. As you will have observed from the Directors' Report, it has been decided to transfer to the Reserve Fund of the bank \$5,000,000 from the amount at credit of Profit & Loss Account.

"There will still be left the sub-

"There will still be left the sub-stantial sum of \$1,467,414 to be carried forward.

"You will also note that the Re-serve Fund has been further in-creased by the addition to it of the sum of \$15,000,000, bringing the Reserve Fund of the bank up to \$40,000,000. Reserve Fund of the bank up to \$40,000,000.

"It may be recalled that in the depression period of the middle 30's it was decided to transfer \$15,000,000 from the Reserve Fund to inner reserves. Time, however, has shown this to have been an overly conservative precaution. Conse-

"Throughout the responsible fi-"Throughout the responsible financial press during late months,
we have seen articles to the effect
that today more than ever increased industrial output is a necessity.
We need the best cooperation possible between management and labor. The high rate of productivity
which would result would be the
only effective influence I know of
against inflation."
Dealing with the question of
taxation, Mr. Dobson noted that
war expenditure was down to 35
percent. of what it was in the peak conservative precaution. Conse quently the entry has simply been reversed." AID TO FOREIGN TRADERS Discussing the wide network of branches operated by the bank, Mr. Muir referred particularly to the useful role played by the bank's foreign branches in facilitating for-

right trade. "The unique position which we ocupy," he said, "as the Canadian bank with the most extensive chain of foreign branches, enables us to render exporting and important clients beginning that the chain of the same transfer of the s war expenditure was down to 35 percent, of what it was in the peak year. "Yet the government is collecting in this taxation year an amount equal to 24 per cent of the approximate 1946 national income compared with 11.05 per cent, in 1935. The Finance Minister set his requirements at \$2,769,000,000 in his last budget compared with importing clients a banking service which cannot be paralleled."

Mr. Muir spoke in highest praise of the loyalty, ability and interest of all members of the staff, "Your bank is not the handlingst of the staff." bank is not the handiwork of any one man," he said, "nor even of any small group of men. On the con-trary, it is a monument to the co-operative effort of many, each one serving with enterprise and entha-DRAG ON BUSINESS "Now it doesn't matter where

REG'LAR FELLERS-Pedigree and Ancestry

BACK TO

HOT DOGS

TL TRY

(ME TOO!)

"I cannot com women too highly to you, nor, as I see it, can the Management of the bank render a greater service to you than that they should at all times try to ensure that a such as I have described is for

The new British drug paludrine has cured more than 99 per cent of malaria cases treated in the State of Victoria, Australia, it was report-

would point out that lavish government expenditure has been unsuccessful in creating prosperity. "A let the government do it' attitude will not get us anywhere, and necessity alone should be the decisive factor in judging whether to retain some of the wartime controls and practices. In some cases the manufacturers' profit has been squeezed between rising costs and the price ceilings. I approve the policy of removing controls gradually, but as quickly as goods and services become available, and I am hopeful that world and domestic conditions recurred in only 12 or one-third of one per cent. Similar figures were obtained in the other states. Paludrine was discovered

PUH -TOO!

GOSH!

JUNK!

Know Your Hockey Stars

Fire Bird

the parrot, saved the Theodore E. Peters family from fire which broke out in the night at their home in Endicott. N.Y. Peters, awakened, put out the blaze, which started from an overheated stove. A ravy veteran, he got Punkin in Alabara.

JUST IN FUN

"Who is that talkative woman over there?"

Just Be Quiet

that she was run down and needed

The doctor told the film actress

"A change," said she. "Do you

know that during the last eighteen months I've had three husbands,

four cars, three jewel robberies, eleven cooks, two divorces, and

seven landlords? What other

Advertising Genius

A room-seeking young residen

of St. Catharines, Ont., speedily solved his problem with the fol-

lowing advertisement: "Having trouble buying soap flakes, lard or

large grocery establishment, re-

quires room, breakfast and dinner

six days a week, private home."

No Distinction

house, "when I was your age

sighed mother, "your father went to a little red schoolhouse and there

were only two pupils in his class."

Abbot And Costello

four-volt, two-watt buthe?

Second: "Two what??"

First: "Yes."

ong to?"

is the Baptist."

IT TASTES

LIKE

GROUND

LINOLEUM!

Second Ditto: "For what?"
First: "No, two."

First Electrician: "Have you any

Which Church

Nurse-"What church do you be-

Nurse-"Well, what church do

Patient-"If you must know, the

ROLL YOUR OWN

BETTER CIGARETTES

SHOULDN'T

SUCH MIZZIBLE

STUFF!

most of the time when I don't go

you go to when you do go?"

was next highest in my grade

"Yes, son," said the man of the

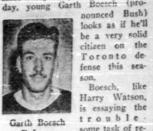
change can you suggest?"

"My wife."

"Sorry, my mistake."
"No, mine!"

By Ed Fitkin

The first nember of the Toronto Maple Leals to sport a moustage since Andy Blair was in his hey day, young Garth Boesch



some task of reverting from Boesch's case, he has had previous experience as a rearguard. With Pittsburgh last season, he alternated between right wing and deed up 15 goals and nine assists for

Gartle is not a spectacular operator but is more of the solid, dependable type and it is this latter characteristic that convinced the Toronto management that he would be a capable man in rugged going

Born at Milestone, Sask., Oct. 7. 1920, Boesch has just turned 26. He's a six-footer, scales 185, and is cool in operation. He got his hockey start with Father Murray's Notre Dame Hounds, playing junior hockey with that school team from 1936 to 1939. He moved up to senior ranks in 1940-41 and aided Regina Rangers to victory in the Allan Cup finals for the Dominion senior championship. He remained with the Rangers the following season and although they were elimin-ated by Lethbridge Maple Leafs, Boesch gained recognition as the outstanding player in the league and was presented with the Gordon Efficiency Medal. . . .

Garth joined the Royal Canadian Air Force in March, 1942, and gained the rank of Flying Officer. When the war ended, he was invited to try out with the Leafs, made a favorable impression and was sent to Pittsburgh for seasoning. At training camp this year Boesch was assigned to a defense role and, after a slow start, began to pick up the rudiments of rear guard patrol with celerity.

School of Herring Delays Ocean Liner

Herrings-thousands of them-

delayed the 24,000-ton America on her latest voyage. Chief Engineer Pat Brennan, talking to reporters before the crack liner set out on a return trip to New York, said the vessel slowed down to 19 knots compared with the usual 23 or 24. Nobody could figure it out. On arrival, it was discovered that about four tons of the fish had been hauled in by "scoops" in the ship's

for cooling engines. "Both the port and starboard church which I stay away from | condensers were crammed full of the fish," said Brennan. "It took us five hours to shovel them out."

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RIGHT

HIS SIGN

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Western Pacific and the Far E

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MONTY AND STALIN

SPOTS OF SPORTS By FRANK MANN HARRIS

cient one about the man who took trip through the Thousand Islands, then went to the Steamship Company demanding a refund of his fare on the ground that he had done some counting and found two or three islands short of the full tally. Well, we are happy to report that this same spirit of healthy skepticism still persists among our modern athletes; although, if the incident wasn't vouched for by a strictly veracious friend of ours, we would have put it down as just

another gag. Anyway, while paying a visit to Hart House shortly after the New Year, our friend noticed a young University of Toronto undergrad indulging in some rather mystifying antics at the bottom of the gymnasium swimming-tank. At first he thought the swimmer was in difficulty, possibly danger; but when the latter arose to the surface his explanation was simple. He had received, as a Christmas gift, one of these Eversharp fountain pens that are supposed to function under any and all conditions, and was merely doing a little checking up to see whether or not he'd been are glad to say that the pen per-formed perfectly under water.

Chicago Black Hawks knocking off Montreal Canadiens two nights in a row is really something for the book—the kind of thing which, if it had occurred on a race track, would have called for saliva tests galore, to say nothing of a careful fruking of all the jockeys on suspicion of carrying hand-batteries or other electrical fixtures.

But, of course, nothing of that sort could possibly happen in the pure and noble sport of hockey; and the truth of the matter is pro bably that those Montrealers have slipped a whole lot farther than most of us suspect, and from presing round, we wouldn't be too greatly shocked to see Toronto Maple Leafs and New York Rangers tangling for the Stanley Cup.

Still, that doesn't mean that you should go breaking any legs at-

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tempting to get a wager down on that prediction, as we are quite capable of changing our alleged mind half a dozen times before the

playoffs finally arrive. But, no fooling, it very much looks as if those Rangers are on their way,

and that all the hard work Frankle

is at last producing results; al-though, at that, when you consider that they have been drawing sell-out houses with teams that should

the rinks, why he should have la-bored so hard is something we

Boston Bruins just don't appea

to have it any longer and, except for brief flashes when the Kitchener-Waterloo trio are on the

ice, can be a trifle painful to watch

at times. From where we sit, it looks as though Art Ross has neg-

lected to keep up with present-day trends, and has failed to notice that,

as the game is now played, speed and condition—especially condition

-have it all over any other qual

ties like a tent. In Modern hockey

it isn't true that youth will b

served—youth doesn't wait to be served, but goes and helps itself.

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never expect to know.

Boucher has been doing on ther

British to Blow Up Helgoland Fortress A British naval officer said re-

cently the great German island fortress of Helgoland would be blown up about March 31 in a blast he said would be "the nearest rival

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ITED STATES POST

The 15 miles of tunnels in the naval depth charges and blown to ficer said. Helgoland, formerly a British

colony, which was ceded to Germany in 1886 in exchange for Zanzibar, was developed by the Germans into one of the most powerful naval fortresses in the world,

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