

# Report of the Directors of The Bank of British North America.

## TO THE PROPRIETORS:

The Court of Directors submits the accompanying Balance Sheet to the 29th June last.

The Profits for the half-year, including 16,599 9s 7d brought forward from last account, amount to 140,613 18c 0d, out of which the Directors have now to report the declaration of an Interim Dividend of 30s per Share, payable, free of Income Tax, on the 6th October next, being at the rate of 6 per cent per annum, leaving a balance of 19,595 6s 5d to be carried forward.

The Dividend Warrants will be remitted to the Proprietors on the 5th October next.

The following appropriations from the Profit and Loss Account have been made for the benefit of the staff, viz.:

To the Officers', Widows' and Orphans' Fund ..... £13 14s 0d  
To the Officers' Pension Fund ..... £195 3s 7d  
Since the last report a Branch has been opened at Hedley, British Columbia.

And since the end of the half-year Branches have been opened at Belmont, Manitoba; Oak River, Manitoba; and a Sub-Branch at Hamilton Ont., Victoria Avenue.

London, 5th September, 1905.

## THE BANK OF BRITISH NORTH AMERICA Balance Sheet, June 30, 1905.

|                                                                                                                             |                                       |                 |
|-----------------------------------------------------------------------------------------------------------------------------|---------------------------------------|-----------------|
| Dr.                                                                                                                         |                                       |                 |
| To Capital                                                                                                                  | 20,000 shares of 50 each, fully paid. | \$ 4,000,000 00 |
| To Reserve Fund                                                                                                             |                                       | 2,044,000 00    |
| To Deposits and Current Accounts                                                                                            |                                       | 13,202,135 12   |
| To Bills Payable and Other Liabilities, including Provision for Contingencies                                               |                                       | 2,751,890 33    |
| To Balance Account                                                                                                          |                                       | 15,740,701 94   |
| To Liabilities on Indorsements                                                                                              |                                       | 100,007 25      |
| To Profit and Loss Account                                                                                                  |                                       | 882,488 42      |
| Balance brought forward from 31st of December, 1904                                                                         |                                       | \$78,073 66     |
| Dividend paid April, 1905                                                                                                   |                                       | 146,000 00      |
|                                                                                                                             |                                       | \$32,073 66     |
| Net profit for the half-year ending this date, after deducting all current charges and providing for bad and doubtful debts |                                       | \$105,580 64    |
| Deduct:                                                                                                                     |                                       |                 |
| Transferred to Officers' Widows and Orphans' Fund                                                                           | \$2,500 00                            |                 |
| Transferred to Officers' Pension Fund                                                                                       | 2,896 53                              |                 |
|                                                                                                                             |                                       | 5,396 53        |
| Balance available for October Dividend                                                                                      |                                       | 192,257 77      |
| By Cash at Call and Short Notice                                                                                            |                                       | \$4,338,514 33  |
| By Investments:                                                                                                             |                                       |                 |
| Consols, £25,000, at 96                                                                                                     |                                       | \$11,919,014 25 |
| National War Loan, £50,000, at 90                                                                                           |                                       | \$1,058,889 33  |
| Other Securities                                                                                                            |                                       | 219,000 00      |
| Dominion of Canada Bonds, £10,000, at 97                                                                                    |                                       | \$1,277,889 33  |
| Other Securities                                                                                                            |                                       | 660,893 23      |
| By Bills Receivable, Loans on Security and Other Accounts                                                                   |                                       | 2,691,923 50    |
| By Bank Premises, etc., in London and at the Branches                                                                       |                                       | 28,216,441 82   |
| By Deposit with Dominion Government required by Act of Parliament for Security of General Bank Note Circulation             |                                       | 885,104 15      |
|                                                                                                                             |                                       | 155,175 40      |
|                                                                                                                             |                                       | \$43,807,089 12 |

NOTE.—The latest monthly return received from Dawson is that of the 31st of May, 1905, and the figures of that return are introduced into this account. The balance of the transactions for June with that branch has been carried to a suspense account, pending the receipt of the June accounts.

We have examined the above balance sheet with the books in London, and the certified returns from the branches, and find it to present a true statement of the bank's affairs.

EDWIN WATERHOUSE,  
GEORGE SNEATH,  
Auditors.  
Of the firm of Price, Waterhouse & Co., Chartered Accountants,  
London, 24th August, 1905.

## MARKET PRICES

Other quotations on page 6.

### LIVE STOCK MARKETS.

#### OLD COUNTRY PRICES.

London, Sept. 29.—Canadian cattle are today 10c to 11½c per lb.; refrigerator beef is 10c to 11c per lb.

#### PRODUCE MARKETS.

##### TORONTO.

Toronto, Sept. 29.—Wheat—Ontario steady; No. 2 mixed red and white quoted at 74c; red, 74½c; and white 74c at outside points, with grose and spring at 67c to 68c; Manitoba unchanged; new crop is 86½c for No. 1 hard; 84½c for No. 1 northern, and 82½c for No. 2 northern; and for old crop, 83c for No. 1 northern, and 86c for No. 2 northern.

Flour—Ontario firm at \$3.20 to \$3.50 for 90 per cent patents; buyers' bags; export price is \$3, buyers' bags; at outside points; Manitoba, \$5 to \$5.20 for first patents; \$4.70 to \$4.90 for second patents, and \$4.50 to \$4.80 for strong bakers.

Milled—Ontario bran, \$11.50 to \$12 per ton for car lots on; 11½c to \$12 shorts; \$16 to \$17 50; Manitoba, \$16 to \$17 for bran and \$19 to \$20 for shorts at Toronto, and equal points.

Oats holding firmer at 30c to 30½c for No. 2, outside.

Barley—46c for No. 2, 44c for No. 3 extra and 40c for No. 3 at outside points.

Rye—58c to 59c outside, according to location.

Peas—Crop reported light; firm at 67c to 68c outside.

Corn—American, 61c for No. 3 yellow and 61½c for No. 2 yellow, lake and rail freight.

Rolls—Oats—\$4.75 for barrels in car lots on track here, and \$4.50 for bags; 25c more for broken lots here and 40c outside.

Butter—Dairy receipts larger; prices generally steady; creamery prints, 22c to 22½c; solids, 21c to 21½c; dairy pound butter, good to choice, 19c to 20c; do medium, 17c to 18c; tubs, good to choice, 17c to 18c; inferior, 15c to 16c.

Eggs easy; tone unchanged at 18c to 19c.

Cheese steady at 11 3/4c.

Hogs—Live uncut at \$5.87½ to \$6.12½; dressed, \$5.25 to \$5.75.

#### DAIRY MARKETS.

##### IRROQUOIS.

Irroquois, Ont., Sept. 29.—At the cheese board today 1120 boxes colored cheese were boarded; 11½c was bid on the board, but no sales were made; 11½c was offered afterward on the street.

##### KEMPVILLE.

Kempville, Ont., Sept. 29.—Ten lots of cheese sold on the board tonight, 11c and 11½c being paid for both white and colored.

##### PERTH.

Perth, Ont., Sept. 29.—There were 1300 boxes of white and 200 boxes of colored cheese boarded here today; all sold, prices subject to Brockville board prices; the usual buyers were present.

##### CAMPBELLFORD.

Campbellford, Ont., Sept. 29.—Fifteen hundred and fifty-five boxes cheese were offered; Cook bought 55 at 11½c, and 150 at 11½c; McGrath, 45 at 11½c; Kerr, 30 at 11½c; Gillespie, 30 at 11½c.

##### OIL MARKETS.

###### PITTSBURGH.

Pittsburgh, Pa., Sept. 29.—Oil opened and closed at \$1.51.

###### LONDON.

London, Sept. 29.—Petroleum, American refined, 5 1/2-16d; spirits, 8 1/2d.

###### ANTWERP.

Antwerp, Sept. 29.—Petroleum, 10 francs.

## WATFORD'S FAIR WAS A HUMMER

Six Thousand People Visited  
Lambton's Big Show.

### BOB GAMEY QUEST OF HONOR

Manitoulin Plan Opened Exhibition  
—Left Politics Alone—Fair Departments Filled.

[By Our Own Reporter.]

Watford, Sept. 29.—Favored by almost ideal autumn weather, albeit it was a little warm, the Watford Fair today broke all records as to attendance and exhibits. The "lion" of the occasion was Mr. R. B. Gamey, M. P.

The man from Manitoulin, who had never during his political career visited the locality of Watford, and great was the curiosity of the multitude to see the man who had been rescued from oblivion in the wilds of Buffalo by East Lambton's son, Hon. W. J. Hanna. It is only justice to state that the crowd did not wax extremely enthusiastic over their visitor.

He delivered the oration of the day, and, incidentally, touched the button that put the fair in motion. Contrary to all expectations, Gamey said nothing of a startling nature, but confined himself to a few political platitudes regarding New Ontario. He did not touch the cabinet intrigues, save to incidentally remark that he had not made his fortune there.

6,000 People on Grounds.

Fully 6,000 people were on the grounds, many coming from the neighboring towns.

Shortly after 1 o'clock, a procession was formed, and Mr. Gamey was escorted to the grounds. In the carriage with him were seated, Major Beattie, London, Mr. John Kerr, Petrolia, Dr. Gibson, Watford, and Reeve Parker. The Watford Silver Band led the way, and a great many citizens followed in the carriages. On arriving at the grounds, Mr. Gamey was escorted to the platform, and the opening exercises began.

Mr. John Farrell, president of the association, and also president of the Central Fair's Association, made the opening speech. He extended a cordial welcome to all the visitors. He thanked the citizens generally for their co-operation in making the fair a success. They had always given him their sympathy, and their energy. He was proud of the exhibition. It was successful beyond all expectations. It equaled any, and excelled nearly every fair in Ontario. He was pleased to have Mr. Gamey with them, and he called upon him to officially open the fair.

Gamey Does Some "Jollying."

Mr. Gamey, on arising, was given three cheers, and began his speech by thanking the visitors for the kind manner in which they received his name. He also thanked the directors for the privilege of being present. He counted it indeed as a privilege to be allowed to visit the best portion of Canada. He then paid a decided compliment to Mr. Farrell, the president, and congratulated the citizens on having such a capable man as president. He had heard of the good speakers who had come from Lambton, but was much surprised at finding such a gifted speaker as Mr. Farrell.

Mr. Gamey advocated fair laws. He thought it better to have many fair laws, even if they were not perfect, than to have merely one or two. He understood the conditions of farm life, and he was grateful for prosperous conditions. Gamey made a plea for New Ontario. He had not begun to take advantage of their help. The farmers could create a home market there that would take their surplus energy, products, and men, and still there would be no spare. He would be less when the resources are developed.

Pleas for Patriotism.

Mr. Gamey here described Manitoulin, and then drifted off to the mineral wealth of the mainland. Some great mineral strikes had been made there. One man from the neighboring county was now worth half a million dollars a year and a half. Of course, all in a year and a half. He had not done it himself, still, there was immense mineral wealth still uncovered. He made a plea for the young men. He made a patriotic, and drew a contrast between this country and the United States. The latter were much more advanced in the matter of patriotism. He again thanked them for their kind attention, and declared that the fair open and in working order.

This ended the programme.

From the exhibitor's standpoint the fair collected all others by a large margin. The entry list was very large, larger than formerly, and the competition in every class was much keener than in the past. In very few classes, especially in the live stock, did any exhibitor have a walkover.

The place this year was filled to the brim. Not a vacant space was to be had at all. The ladies' advisory work was magnificent. Prominent among the exhibitors in this line were Mrs. Pincombe, Strathroy; Mrs. Douglas, Strathroy; Mrs. J. Thompson, Glenora; Mrs. M. Hagie, Watford; Mrs. R. C. McLeay, and Mrs. A. Cameron, of Watford. The work of these ladies is worthy of special mention.

Remarkable Art Exhibit.

The art exhibit was a remarkable one for a place the size of Watford. There were some exquisite panels shown as well as some very fine specimens of pyrography. Miss Koshit, of Chicago, took many of the prizes in the art department.

In farm products there was a fine display. The fruit was especially good for this year, both as regards quantity and quality. The other branches of horticulture were also well represented. The farmers seem to be going in more and more for thoroughbred stock, and every year shows a decided improvement in farm stock.

In cattle, the beef breeds predominated. Only three herds of dairy cattle were shown. Mr. Frank Inch, of Kerwood, had a fine herd of Ayrshires. Mr. James McEwen, of Kerch, showed some fine Jerseys, and Mr. W. A. Bryant, of Cairnform, some good Holsteins. The beef breeds were very numerous and the competition was very keen. In Short-horns, John Morgan & Co., Watford, divided the prizes. There were also some very fine Herefords shown, two herds, those of J. Govenlock, Forest, and William Leitch, Watford, being worthy of particular mention. The Polled Angus class was

a numerous one, the principal exhibitors being Roy Denning, Kerwood, and Oscar Watt, of the same place. There were grade cattle in droves, and some fine beef animals were on exhibition. The prominent exhibitors in this class were W. W. Bryant, Cairnform; W. McLean, Kerwood, and W. Leitch, Watford.

Long Wool Were Numerous.

The sheep exhibit was good, especially in the long wools. The downs were not so numerous, there were some very fine animals were shown. In Leicester, Mr. A. E. Archer, Warwick, and Mr. W. McLean, Kerwood, were the prize winners. In Lincoln, A. G. Sparling, Forest, and Hugh McLean, Wyoming, divided the honors.

The goats were a very large class. Mr. Morgan & Sons, E. A. Morgan, Kerwood, and A. G. Sparling, Forest, had a battle royal for the record prize. The "lion" of the occasion was Mr. R. B. Gamey, M. P.

The Oxford downs made a fine showing, both as to numbers and quality. The prizes in this class went to W. A. Hunte, Cairnform; T. K. Smith, Wyoming, and M. McLean, Cairnform. The only exhibitor of Southdowns was William Stonehouse, Wyoming, and the only exhibitor of Dorset was the only Dorset on the grounds.

The hogs were not very numerous, although some good ones were shown. In the long wools, Mr. James McEwen, Kerch, had some good ones. Nelson Wiley, Wisbeach, and E. E. Anderson, Kerch, some splendid Tamworths. The Yorkshire and Henry Capes had the only Yorks on the grounds.

Grand Show of Horses.

The horses made a grand exhibit. The penderous Clydes were out in full force. The heavy Scotchmen of Brooke, still love the heavy horses, and they had some fine specimens on exhibition. The single roadster class made a fine showing. The driving horse to be found in large numbers in this vicinity. What, indeed, is a rare sight here. A fair nowadays is a good saddle horse. The year the horse several good ones shown. The class was properly filled and the horses were the proper show far exceeded all previous years.

The trials of speed furnished some rare sport. The races were very close. The wire was, and some very close finishes were shown. The race called was the 2:50 pace and 2:40 trot. Four horses faced the starter, and they were all in the race. Patterson, D. Peters, good horse, and Peter's good horse, won in straight heats. David K. drove him hard the first heat, but could not get up to the Star was the challenging horse. Patterson outfooted her quite handsly in the drive home. The best time was 2:24½.

2:50 pace and 2:30 trot.

Patterson, D. Peters, Blenheim, 1 1 1

Nette Star, J. Yard, Sarnia, 2 2 2

David K., R. Kettle, Sarnia, 2 3 3

Gilly Bob, J. M. P., Sarnia, 4 4 4

Time—2:27½, 2:27, 2:26½.

2:50 pace and 2:30 trot.

Debars Wins Free-for-All.

The free-for-all was a good race. The bunch were sent away to a good start. In the first heat, and Jessie Rogers took the lead. He retained the advantage until the half, when Debars moved up. The latter had the advantage, coming into the stretch, but Jessie Rogers came down the stretch, and like a streak, and almost caught Debars at the wire. It looked like a dead heat from the stand, but Debars had a couple of inches to the good. It was a thrilling finish. After that heat Debars was never in very much danger. The pace is going fast now, and looks good for a fast mile. The summary:

Free-for-all, purse \$150—

Debars, Skinner & McCallum, 1 1 1

Forster, 2 2 2

Jessie Rogers, R. Kettle, Sarnia, 2 3 3

Billy Gaylor, Dr. Dunfield, 3 3 3

Petrolia, 4 4 4

Time—2:23½, 2:24, 2:24½.

The race for farmers' horses brought out five starters, and they were a like-looking bunch of green ones. They were all in the race. Some of them looked good enough to go to the races. The summary:

Seam Wilkes, G. W. Davidson, 1 1 1

Theodore, 2 2 2

Weed Brino, W. W. W., 2 2 2

nut, 3 3 3

Satin Slippers, J. Newell, Warwick, 4 4 4

Togo, F. Chalk, Warwick, 5 5 5

Plow Boy, F. Brock, Oakdale, 5 5 5

Time—2:35½, 2:36, 2:36½.

The race for the open was started by J. Lowrey, Sarnia; time, Wesley Prangley, Lowrey, Sarnia; time, Wesley Prangley, Strathroy; judges, Dr. McGillivray, Sarnia, and H. E. Williams, Watford.

The officers, to whose untiring efforts the success of the fair is due, are as set: first vice-president, S. Bailey, J. H. Tuxeter; second vice-president, J. H. Williams, Watford; secretary, H. P. Kenward, Watford; treasurer, F. Kenward, Watford; auditors, Dr. Auld and T. B. Taylor.

Warwick Officers: President, Benjamin Pike, Watford; Secretary, Benjamin Pike, Watford; Treasurer, Benjamin Pike, Watford; Auditors, Benjamin Pike, Watford; Secretary, Benjamin Pike, Watford; Treasurer, Benjamin Pike, Watford; Auditors, Benjamin Pike, Watford.

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