

THE BANK OF BRITISH NORTH AMERICA ESTABLISHED IN 1835 Incorporated by Royal Charter in 1840

Seventy-Fifth Annual Report AND Balance Sheet

Report of the Directors of the Bank of British North America, Presented to the Proprietors at Their Seventy-Fifth General Meeting, on Tuesday, March 7th, 1911.

The Court of Directors submits the accompanying Balance Sheet to the 31st December last. It will be seen that the profits for the year, including \$89,986.73 brought forward from last account, amount to \$854,928.33, which the directors propose to distribute as follows:

In the payment of a dividend of 30c per share \$146,000.00 Both payable, free of income tax, on the 7th April 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 Orphan Fund \$2,533.56 To the Officers' Pension Fund 20,769.23 To the Officers' Life Insurance Fund 3,863.34

Proceedings of the Seventy-Fifth Yearly General Meeting, on Tuesday, March 7th, 1911.

The Secretary (Mr. A. G. Wallis) having read the notice convening the meeting.

The Chairman (Mr. J. H. Mayne Campbell, of Toronto) said: The report and the balance-sheet as at December 31, 1910, being in your hands some days ago, I think we need not read them through at length, and that it will save repetition if we take up the matters dealt with in the report, as we meet them in going through the balance-sheet.

Turning then to it, and comparing it with that of the previous year, the \$121,000.00 that we propose in the report to transfer to reserve fund brings that account up to \$2,622,333.33—\$41.2 per cent on the capital. In the last fourteen years we have added \$1,214,000.00 to reserve, entirely out of the bank's profits, and we think it very important to continue strengthening it.

Deposits and other liabilities, and current accounts have increased \$1,610,190.83, and our notes in circulation \$776,422.06. Bills payable and other liabilities, etc., are \$594,253.13 less than a year ago; rebate account is somewhat larger.

The net liability on endorsements, was an indirect liability existing at the close of 1910, and all the paper representing it has since run off. The two items in our report, totalling \$500,000, were explained by the chairman at recent general meetings.

This brings us to the profit and loss account. We brought into the first half-year account from the preceding, after paying the dividend and bonus declared in respect of it, the sum of \$89,986.73. To this is to be added the net profits of the year, \$854,928.33. We propose dealing with this in the following way:—\$121,000.00 to be added to the reserve fund as I have already mentioned. Then we would write down our premises account by another \$45,000.00, leaving it at the figure now shown on the other side of the balance-sheet, \$1,100,184.00.

The demands of this account upon us are continuous, and we do not admit of partial postponement if we are to retain our position in the banking world of Canada. Since June 30, 1910, we have appropriated \$413,066.00 out of profits against premises account, and still it has increased a further \$884,000.00; so that we have expended in all \$997,066.00 for the purposes of this account during the last eight and a half years.

During the same period, however, the office-comprising branches, sub-branches and agencies have increased from twenty-four to eighty-three, and our premises in general have been greatly enlarged. Though the expenditures and appropriations may be large, they are not really so when measured by the need of keeping pace with the tremendous strides that the country has made, and our premises in general have been greatly enlarged.

It is not possible to make even larger appropriations for the purpose of keeping the premises account within smaller figures. Then we propose subject to your sanction, to make equal contributions out of profits to the Officers' funds. And we have great pleasure, too, in recommending for your approval the proposed 3 per cent dividend for the year, a carry-over balance of \$424,378.89, out of which we paid an interim dividend of 30c per share in October last, amounting to \$146,000.00; and now propose to pay a final dividend of 30c per share and a bonus of 10c per share, both payable, free of income tax, on this day, 30th March, 1911.

These distributions will amount to \$340,666.66, or at the rate of 7 per cent for the year, leaving a carry-over balance of \$87,712.24 to the new year. Turning now to the assets, there is an increase in cash and specie of \$220,228.44, and in bills on call and on short notice of \$1,089,202.30 lower. Cash and specie, \$5,812,727.87, plus the reserve fund, \$2,622,333.33, and other assets available immediately, or at call, or on short notice, \$4,886,886.73, are \$11,321,747.94, or 100 per cent of our whole direct liabilities to the public. As to the investments, we have sold the rest of our long-term Canada Three-and-a-half per cent bonds, and replaced them by short-term Canada Three-and-a-half per cent bonds. Our aim has been to replace our former investments by early maturing securities with greater stability of value, in the hope of avoiding the ever-recurring need of appropriations from profits against market depreciations.

Of our consols and the Canada Threes was necessary at a loss, but the profit accruing from the redemption of the \$843,333.33 of the National War Loan at par, which we had been carrying at 90, almost wiped it out. The item of "Other Investments" has been further realized upon, and reduced during the twelve months by \$220,228.44. There has been an increase of \$3,042,215.83 in the Bills Receivable, Loans on Security and other accounts. The increase in bank premises account, \$182,947.72; I have already touched upon; and the increase on the deposit with the Government against the general bank note circulation is consequent upon our increase of notes in circulation, for as it is not drawn upon at present, I think you will consider the year's results satisfactory, in comparison with the past. In only two years, 1908 and 1907, have we had better profits; for, although we had a larger sum to deal with last year, \$77,253.53 of it, you may remember, were not profits of the year, but an accidental windfall. So far as profits measure our progress, it is interesting to compare the recent growth of average profits over five-yearly periods. The figures are as follows:

Table with 2 columns: Period, Average Annual Profit. 1895-1899: \$220,773.69; 1900-1904: \$417,102.32; 1905-1909: \$18,008.00; 1910-1911: \$54,941.82.

The profits of 1910, \$554,941.82, are \$86,933.62 better than the latest and highest average three five-yearly periods. (Average 1905-1909.) Money was plentiful and cheap throughout the year, and our reserves at call in New York only averaged 2.29 per cent, and in London 2.27 per cent.

The Chairman went on to review the various industries of the country. He pointed out that while 1910 had not been such a good year for the farmer as 1909, it had, however, had gains on the whole, better than had been expected of it in the summer, and that the disappointing results had been practically confined to the Prairie Provinces, the farmers in the other parts of the country having as a rule done well.

Other lines of business, manufacturers, merchants and carriers, he stated, had upon the whole had a prosperous year with largely increased turnovers and fair profits. Canada, British Columbia and the Territories having shared most largely in the prosperity.

Referring to the impending revision of the Bank Act, the chairman said: A bill for the revision of the Canadian Bank Act, and for the extension for a period of ten years of the existing banking institutions, is now being introduced into the House of Commons. It is an important measure, and one which will have a great effect upon the banking system of the country, and better protection to the creditors and shareholders.

He then referred to the extension of the tour of Canada made last summer by Mr. E. A. Hoar, one of the directors, and to the valuable information that he had gathered from his tour, and to the fact that the directors and prospects of the country, for the year, leave a carry-over balance of \$87,712.24 to the new year.

Speaking of the staff, whose loyalty and efficiency he had had an opportunity of observing, he said that he was very much pleased with their work, and that he was sure that they were doing their best to serve the bank and its shareholders.

He then referred to the fact that the directors had retired by rotation, viz. Mr. E. A. Hoar, Mr. O. W. Tomlinson, and Mr. J. H. Mayne Campbell, were unanimously re-elected; Messrs. Geo. Smeath and N. E. Waterhouse, were re-elected as directors; and Mr. Geo. Smeath was re-elected as auditor.

The proceedings then terminated.

NOTE.—The latest monthly returns received from Dawson, Yukon, and Fort George, B.C., to a suspense account, pending the receipt of the figures of those Returns are introduced into this account. The balance of the transactions for December by those Branches has been carried over to the 30th November, 1910, and the December accounts.

OF THE FIRM OF PRICE, WATERHOUSE, & CO., Chartered Accountants.

London, 21st January, 1911.

The Branch Lines

Ottawa, March 30.—In the house of Commons today, Hon. Mr. Gairdner stated that he would make an announcement later as to the recommendations of the board of management in regard to the acquisition of branch lines in New Brunswick and Nova Scotia. It was intimated that some time might be taken over, and that new lines might be built to serve certain districts now without railway connection.

A resolution introduced by Mr. Gilbert Steeves, of Black Ridge, New Brunswick, lumber manufacturer, has assigned

to W. B. Chandler, of Moncton, and a meeting of the creditors will be held in Moncton on April 4.

Supplementary letters patent have been granted to the New Brunswick Paper & Paper Co., Ltd., to increase their capital stock from \$200,000 to \$400,000; and to Connor Bros., Ltd., to increase their capital stock from \$24,000 to \$48,000.

Another case of smallpox has been discovered in Moncton. Mrs. Henry Herbert has the disease.

The woman who "waddled to the cause of suffrage" must find it rather unsatisfactory to be able to run her fingers through her hair and sweep on, as she had every now and then.

SOMEONE AT THE DOOR

Restores color to Gray or Faded Hair—Removes Dandruff and invigorates the Scalp—Promotes Luxuriant, healthy hair growth—Stops its falling out. Is sold by all druggists.

REPAIRS ALL SUBSTITUTES For Sale and Recommended by E. OLINTON BROWN

Some men keep their religion in cold storage six days out of seven.

SPORT NEWS OF A DAY; HOME AND ABROAD

Yachting

Cruise to St. Andrews. The yachtsmen of St. John are preparing for a leisurely season. It would stimulate the yachting spirit in Fundy waters, and at the same time make the lovers of this sport better acquainted with each other if the R. Y. C. of St. John could arrange for a cruise to St. Andrews during the summer.

Baseball

By Cobb is ill. Louisville, March 29.—Ty Cobb left the Detroit American team yesterday. He has gone to French Lick Springs, Ind., for a cure. Cobb's health was broken by too strenuous efforts to get into condition.

St. Louis, March 29.—George Stone, one time champion batter of the American League, will soon pass down into the minors, having been supplanted by Gus Williams on the St. Louis team. Stone has been secured on Stone from every club in the American League, and the former first outfielder will leave St. Louis as soon as a place in the minors is obtained for him.

Athletic

Likely One From Texas. New York, Mar. 29.—Gwyn Henry, the "Texas Jackrabbit," who humbled the young's springs in the Chicago national championship last fall and who has joined the Irish-American A. C. of this city, is probably not able to show his form for several weeks. From the brand of running Henry put up in the national championships in New Orleans the Irish-American A. C. has gained a great recruit.

Shrubbs Was Winner. Albert Shrubbs of England, defeated Gus Lundstrom, of Sweden, and Henri Stives of France, in a twelve mile race in Philadelphia last Saturday night. Shrubbs won by two laps from Lundstrom, who finished six laps ahead of Stives. The winner's time was 1 hour 3 minutes 11 seconds.

BY N. B. AND P. E. I. RAILWAY REVOLUTIONIZE THE SERVICE

(Continued from page 1.)

During the summer a steamer has been running between Point du Cluse and Summerside but only one trip is made a day, and this is not at all times satisfactory.

There has always been or less rivalry between Summerside, Charlottetown and Georgetown and in the meantime the people of Prince Edward Island have suffered.

The Tribune has always been of the opinion that the Cape route, which is the shortest, and the mainland would go via Cape Tormentine, take a steamer and Cape Traverse can be covered in less than an hour. Thus a man in Sackville could get to Summerside in less than an hour.

It is understood that the Sackville public has decided to buy the N. B. & P. E. I. railway, will be repaired and fitted up. Balls will be laid to the wharf and the Cape Tormentine, and this well known hotel will probably be purchased by an expert in the tourist and summer resort of Canada.

Fort William Line

In reference to the scheme of operating a line of steamers between Cape Tormentine and Fort William it may be said that the syndicate has offers from several steamship companies to carry stone, stores, etc., from the Cape to Fort William at less than the regular rate of the Cape Tormentine and Fort William line.

The rate will be reduced still further. The syndicate has offers from several steamship companies to carry stone, stores, etc., from the Cape to Fort William at less than the regular rate of the Cape Tormentine and Fort William line.

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MRS. PETER GREEN, Jr., DESORONTO, ONT.

Says:—"Dr. Wood's Norway Pine Syrup is the Best Cough Syrup She Ever Used."

She writes—"Dr. Wood's Norway Pine Syrup is the best cough syrup I ever used. My baby has a very bad cold, I was using Dr. J. medicine but that didn't seem to help the awful cough she had until I got a bottle of this great syrup. I have it in the house at the present time for the children and I think I couldn't get along if I didn't have it. I wish to thank you for all the good it has been to my family."

Dr. Wood's Norway Pine Syrup contains all the big health giving elements of Norway pine tree, and is the best cough syrup ever made. It is the best for all kinds of coughs, colds, croup, whooping cough, and all throat and lung troubles.

It is put up in a yellow wrapper; three pence in the trade; price 25 cents at all dealers.

Manufactured only by The T. Millburn Co., Limited, Toronto, Ont.

AMUSEMENTS FOR OURSELVES AND OTHERS

NICKEL

The Nickel caught the crowd again yesterday with its new show and the change of musical bill and other extra attractions for today ought to duplicate the crush. In the first place considerable interest will attach to the pictures of the children's parade to Centenary church yesterday afternoon which will be shown upon the curtain at 7 o'clock.

On Saturday afternoon every child who attends the Nickel will be given a picture of the thousands who congregated in King square prior to the start of this memorable parade of little ones.

Madame Furong-Schmidt will sing a new Madame, a bright witty bit from the musical comedy "The Nibbles" which is such a metropolitan hit. This song is called "Women, and it is a gem in the repertoire of the Nibbles.

The orchestra will have novelties. The pictures are "The Nibbles" story, "Mamma's Ghost," "The Nibbles" story, "The Nibbles" story, "The Nibbles" story.

FREE AT SAT. MAT. PHOTOGRAPHIC SOUVENIRS OF WEDNESDAY'S BIG PARADE OF CHILDREN TO GUN TENERARY CH.

Mon. Apr. 3 A Whole Hour of Our Lovely Story-Film "TALE OF TWO CITIES"

WONDERFUL DISPLAY OF Strength, Suppleness and Agility

THOSE BUMPY BOYS! FONDLE BELMAR! In Stirling Comedy Exhibitions of ACROBATIC TUMBLING.

EVERYTHING NEW, BRIGHT AND SPARKLING

NEWEST ITEMS FROM EUROPE! KING'S LEVEE AT ST. JAMES PALACE

GALES AT WEST PIER—BRIGHTON GREAT FIRE AT SOUTHWARK

MISS MACKENZIE'S Farewell Number, "WILLI" SAT. APR. 29. MISS MACKENZIE'S Farewell Number, "WILLI" SAT. APR. 29.

Historical Indian Drama "A Seminole's Sacrifice"

"Betty Rolls Along" — "Heinz's Troubles"

"A Father Against His Will" — "For Her Sister's Sake"

Tom Waterall and Orchestra Hits!

MORNING LOCALS

A meeting of the Carpenters' Union was held last evening. There was a large attendance, and several new members were initiated. The organization committee reported success in their canvass for membership, and the outlook seemed bright.

A quiet wedding took place last night in the home of the officiating clergyman, Rev. A. A. Graham, when Frank J. Clarke, St. Stephen, was married to Miss Blanche Turner, of the same place. There were no attendants. Mr. and Mrs. Clarke will live in St. Stephen.

St. George's Society will hold a church parade on April 23 and on the following day, April 24, at the residence of Miss Blanche Turner, of the same place. There were no attendants. Mr. and Mrs. Clarke will live in St. Stephen.

Rev. Dr. J. A. Morrison, former pastor of St. David's church, this city, was in the city yesterday on his way to Montreal where on Sunday next he will preach in Erskine church.

The annual thank offering service of the W. F. M. S. of St. John Presbyterian church was held last night. A neat sum for foreign missions was realized. Rev. A. F. Robb delivered an interesting address on "Korean Missions," and Miss Emma Hebbens sang.

On a charge of assaulting Dr. O'Rourke of St. Martin's yesterday Bert Mayer was arrested, but when the case came up, owing to the circumstances it being shown that Mayer was not so much to blame, the charge was withdrawn.

A Belgian, C. Verlamen, aged 26, was arrested yesterday by Sgt. Finlay as he was about to leave Canada on the steamer Lake Manitoba. He was taken in charge on a warrant accusing him of stealing a gramophone and several records. Articles of this nature were found in his baggage.

King Dykeman, a former resident of New Brunswick, has been appointed superior court judge for Kings county, Washington territory. He was born in this province in 1874 and went to Seattle in 1890.

Policeman Lucas was sent to Chipman Hill last evening to prevent the theft of lumber from the Bell property which is being repaired by A. E. Hamilton. Mr.

- Worm Chocolates - The Best Form to Give Children Medicine

25 Cents Per Box Mailed on Receipt of Price.

J. Benson Mahony Depot Pharmacy, 24 Dock St. Phone 174-21.

A Clean Man

Outside cleanliness is less than half the battle. A man may scrub himself a dozen times a day, and still be unclean. Good health means cleanliness not only outside, but inside. It means a clean stomach, clean bowels, clean blood, a clean liver, and new, clean, healthy tissues. The man who is clean in this way will look it and act it. He will work with energy and think clear, healthy thoughts.

He will never be troubled with liver, lung, stomach or blood disorders. Dyspepsia and indigestion originate in unclean stomachs. Blood diseases are found where there is unclean blood. Consumption and bronchitis mean unclean lungs.

Dr. Pierce's Golden Medical Discovery prevents these diseases. It makes a man's inside clean and healthy. It cleans the digestive organs, makes pure, clean blood, and cleans, healthy flesh.

It restores tone to the nervous system, and cures nervous exhaustion and prostration. It contains no alcohol or habit-forming drugs. Constipation is the most uncleanliness. Dr. Pierce's Golden Medical Discovery cures it. They never gripe. Easy to take as candy.

AMUSEMENTS

York County Election Returns and Yesterday's Children's Parade on Curtain!

"NICKEL" — "SUNSHINE IN POVERTY ROW"

Kathleen Furong-Schmidt "Women" from the Balkan Princess JACK MORRISSEY "Yiddle On Your Fiddle"

"MAMMY'S GHOST" Vitaphone Co. Enough is Sold!

"The Little Shepherdess" A Screaming Farce "Staling the Nabb's Daughter"

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