

## "A Little Nonsense Now and Then"

A crook arrested in New York, who claims to be a graduate of Harvard, picked a Yale lock with his fingers. But, then, Harvard men always would pick on Yale.—Southern Lumberman.

An old man went into a life insurance office and requested to be insured. The company asked his age. His reply was "ninety-four."

"Why, my good man, we cannot insure you," said the company.

"Why not?" he asked.

"Because you are ninety-four."

"What of that," cried the old man. "Look at the statistics and they will tell you that fewer men die after ninety-four than before it."—Tit-Bits.

An Irish Sergeant appeared one day in his camp with a pair of Turkish boots. His entire company, in great admiration, asked how he got them. "I killed a Turk and took them," he explained. Next day a little Wexford Irishman was missing. He was gone three days, and came back all beaten up. He was asked to explain his desertion. "I went out to get a pair of Turkish boots," he said, "but it took me three days, because I had to kill twenty-four Turks before I found a pair of boots that fit me."

A Tommy on furlough entered a jeweller's shop and, placing a much-battered gold watch on the counter, said, "I want this 'ere mended."

After a careful survey the watchmaker said, "I'm afraid, sir, the cost of repairing will be double what you gave for it."

"I don't mind that," said the soldier. "Will you mend it?"

"Yes," said the jeweller, "at the price."

"Well," remarked Tommy, smiling, "I gave a German a punch on the nose for it, and I'm quite ready to give you two if you'll mend it."—Tit-Bits.

A member of Congress, a new man and therefore not widely known in Washington, found himself one day in the hands of a barber of the proverbial talkative sort who was employed in a Washington hostelry. "You have a large head, sir," observed the barber, as he was trimming the locks of the statesman. "It is a good thing to have a large head, for the large head means a large brain, and a large brain is the most useful thing a man can have, for it nourishes the roots of the hair."—Toronto Saturday Night.

A huge eating competition had been held by some brawny sons of toil in a country town in Yorkshire, and one of the competitors had succeeded in disposing of a leg of mutton, a plentiful supply of vegetables, and a plum pudding, the whole washed down with copious draughts of ale.

He was unanimously declared the winner and was being triumphantly escorted home when he turned to his admirers, and said:

"Ah, say, lads, don't thee say nowt of this to my ole woman, or she won't gie me no dinner!"—Toronto Globe.

It was at the movies. An old couple sat together through a picture that included many views of the Wild West. In one of these a cattle "round-up" appeared, in which the dust rose in clouds from the parched ground, relates Everybody's. The old lady began to cough, and finally, when the neighbors began to fidget, her husband nudged her with his elbow: "Don't cough, Annie; can't you see you're disturbing the other folks?" His wife looked at him apologetically over her handkerchief, smothering a spasm, "I can't help it, Ephraim. The dust tickles my throat!"

Sandy McTavish was a highly skilled workman in a new aircraft factory. Therefore it happened one day that Sandy was asked if he would care to accompany the works aviator on one of his trial flights in a machine. Sandy, after some hesitation, agreed to do so. During the flight the aviator asked Sandy how he was enjoying it. "To tell the truth," answered the Scot, "I was rather be on the groun'." "Tut, tut," replied the flying man, "I'm just thinking of looping the loop." "For heaven's sake don't dae that!" yelled the now very nervous MacTavish. "I've some siller in my vest pocket, an' Ah might lose it."

## Banque d'Hochelaga, FORTY SECOND ANNUAL REPORT

Gentlemen:—

Your Directors have the honor of submitting their report on the operation of the Bank for the fiscal year ending 30th November, 1916.

### Profit and Loss Account 30th November, 1916.

CREDIT.	
Balance at credit of Profit and Loss Account, 30th November, 1915	\$40,622.08
Net Profits for the year ending 30th November, 1916, after deducting cost of Management, Interest accrued on Deposits, rebate of Interest on Discounts, and making full provision for all bad and doubtful debts	546,011.90
	<b>\$586,633.98</b>
DEBIT.	
Dividend paid 1st March, 1916	\$90,000.00
Dividend paid 1st June, 1916	90,000.00
Dividend paid 1st September, 1916	90,000.00
Dividend payable 1st December, 1916	90,000.00
	<b>\$360,000.00</b>
Carried to Officers' Pension Fund	\$ 5,000.00
Reserved for depreciation on investments and other assets	110,000.00
War Tax on Bank Note Circulation to 30th November, 1916	36,386.13
Written off Furniture at Branches	22,536.80
Subscription to Canadian Patriotic Fund	10,000.00
Balance at credit of Profit and Loss Account 30th November, 1916	42,711.05
	<b>\$586,633.98</b>

BEAUDRY LEMAN, General Manager.

J. A. VAILLANCOURT, President.

### General Statement 30th November, 1916.

LIABILITIES.	
Capital Stock paid in	\$4,000,000.00
Reserve Fund	3,700,000.00
Unclaimed Dividends	4,836.17
Dividend payable 1st December, 1916	90,000.00
Balance of Profit and Loss Account carried forward	42,711.05
	<b>\$7,837,547.22</b>
Notes of the Bank in Circulation	\$4,154,382.00
Deposits not bearing Interest	5,338,234.51
Deposits bearing Interest, including Interest accrued to date of statement	24,242,305.61
Balances due to Banks and Banking Correspondents in United Kingdom and Foreign Countries	234,728.16
Acceptances under Letters of Credit	54,330.41
	<b>\$34,023,980.69</b>
	<b>\$41,861,527.91</b>
ASSETS.	
Gold and other Current Coin	\$392,592.47
Dominion Notes	3,953,467.75
	<b>\$ 4,346,060.22</b>
Deposit with the Minister of Finance for the purpose of the Circulation Fund	171,467.29
Deposit in the Central Gold Reserves	700,000.00
Notes of Other Banks	259,562.00
Cheques of Other Banks	1,294,929.35
Balances due by Other Banks in Canada	925,598.49
Balances due by Banks and Banking Correspondents elsewhere than in Canada	1,715,534.40
	<b>\$9,413,151.75</b>
Dominion and Provincial Government Securities, not exceeding market value	\$96,483.60
Canadian Municipal Securities, and British, Foreign and Colonial Securities other than Canadian, not exceeding market value	3,677,634.87
Railway and other Bonds, Debentures and Stocks, not exceeding market value	304,307.00
	<b>4,878,425.47</b>
Call and Short (not exceeding thirty days) Loans in Canada on Stocks, Debentures and Bonds	1,686,053.62
	<b>\$15,977,630.84</b>
Loans to Cities, Towns, Municipalities, Parish and School Districts	1,275,723.53
Other Current Loans and Discounts in Canada (less rebate of interest)	22,259,301.10
Overdue Debts, estimated loss provided for	148,255.82
Liabilities of Customers under Letter of Credit as per contra	54,330.41
Real Estate other than Bank Premises	227,074.93
Mortgages on Real Estate sold by the Bank	106,533.48
Bank Premises at not more than cost, Mortgages deducted (less amounts written off)	1,557,402.65
Other Assets not included in the foregoing	255,275.15
	<b>\$41,861,527.91</b>

BEAUDRY LEMAN, General Manager.

J. A. VAILLANCOURT, President.

#### AUDITORS' CERTIFICATE.

We report to the Shareholders of the Banque d'Hochelaga: That we have checked the cash and verified the securities of the Bank at the Chief Office at 30th November, 1916, as well as at another time, as required by Section 56 of the Bank Act, and found they agreed with the entries in the books in regard thereto; and that during the year we also made examinations of the accounts of some of the principal branches.

That we obtained all the information and explanations required by us and that in our opinion the transactions of the Bank which have come under our notice have been within the powers of the Bank.

That we have examined the books and accounts at the Head Office and have compared the above Balance Sheet with these books and with the certified returns from the branches and that, in our opinion, the Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Bank's affairs according to the best of our information and the explanations given to us, and as shown by the books of the Bank.

S. ROGER MITCHELL, C.A.,  
Of Marwick, Mitchell, Peat & Co.,  
GEO. GONTHIER, L.L.B.,  
of Gonthier & Midgley. Auditors.

Montreal, 14th December, 1916.