

**44th ANNUAL STATEMENT**

For the Year ending November 30th, 1915

**Bank of Hamilton**

As submitted to the Shareholders at the Annual Meeting held at the Head Office of the Bank at Hamilton, on Monday, January 17th, 1916

**BOARD OF DIRECTORS**

SIR JOHN S. HENDRIE, K.C.M.G., President  
 CYRUS A. BIRGE, Vice-President  
 C. C. DALTON ROBT. HOBSON C. H. NEWTON  
 GEO. RUTHERFORD J. TURNBULL W. A. WOOD  
 J. P. BELL, General Manager

**PROFIT AND LOSS ACCOUNT**

Balance at Credit of Profit and Loss Account, 30th November, 1914 .....	\$ 157,987.62
Transferred from Reserve Fund .....	300,000.00
Profits for the year ended 30th November, 1915, after deducting charges of management, interest accrued on deposits, rebate on current discounts, and making provision for bad and doubtful debts .....	424,274.05
Appropriated as follows:	\$ 881,361.67
Four quarterly dividends, in all 12% .....	\$360,000.00
Pension Fund, Annual Assess't. \$ 9,013.68	
Special Contribution .....	10,000.00
War Tax on Bank Note Circulation .....	19,013.68
Provision for Depreciation in Securities held for Debts and for Contingencies .....	26,526.46
	300,000.00
	\$ 705,540.14
Balance of Profits carried forward .....	\$ 175,821.53

**GENERAL STATEMENT**

**LIABILITIES**

<b>To the Public:</b>	
Notes of the Bank in Circulation .....	\$ 3,489,830.00
Deposits not bearing interest .....	\$ 8,302,395.73
Deposits bearing interest, including interest accrued to date of Statement .....	29,767,568.88
	38,069,964.61
Balances due to other Banks in Canada .....	6,158.23
Balances due to Banks and Banking Correspondents elsewhere than in Canada and the United Kingdom .....	65,551.30
Acceptances under Letters of Credit .....	57,175.43
<b>To the Shareholders:</b>	\$41,688,679.57
Capital Stock paid in .....	\$ 3,000,000.00
Reserve Fund .....	\$ 3,300,000.00
Balance of Profits carried forward .....	175,821.53
	\$ 3,475,821.53
Dividend No. 106, payable 1st Dec., 1915 .....	90,000.00
Former Dividends unclaimed .....	318.50
	3,566,140.03
	\$48,254,819.60

**ASSETS**

Current Coin .....	\$ 799,790.92
Dominion Government Notes .....	5,839,896.00
	\$ 6,639,686.92
Deposit in the Central Gold Reserves .....	400,000.00
Deposit with the Minister of Finance for the purposes of the Circulation Fund .....	155,000.00
Notes of other Banks .....	281,220.00
Cheques on other Banks .....	2,053,582.31
Balances due by other Banks in Canada .....	340,813.54
Balances due by Banks and Banking Correspondents elsewhere than in Canada .....	954,031.29
	\$10,824,334.06
Dominion and Provincial Government Securities, not exceeding market value .....	342,172.54
Canadian Municipal Securities and British, Foreign and Colonial Public Securities, other than Canadian .....	3,170,740.28
Railway and other Bonds, Debentures and Stocks not exceeding market value .....	580,101.88
Call and Short Loans (not exceeding thirty days) in Canada, on Bonds, Debentures and Stocks .....	2,216,850.69
	17,134,199.45
Other Current Loans and Discounts in Canada (less rebate of interest) .....	28,119,125.74
Real Estate, other than Bank Premises .....	346,697.30
Overdue Debts, estimated loss provided for .....	149,392.94
Bank Premises, at not more than cost, less amounts written off .....	2,101,220.53
Other Assets not included in the foregoing .....	347,008.21
Liabilities of Customers under Letters of Credit as per contra .....	57,175.43
	\$48,254,819.60

JOHN S. HENDRIE, President J. P. BELL, General Manager  
**AUDITORS' REPORT**

In accordance with the provisions of Sub-sections 19 and 20 of Section 56 of the Bank Act, we report to the shareholders as follows:—  
 We have examined the above Balance Sheet with the books and vouchers at Head Office and with the certified returns from the branches, and we have obtained all the information and explanations we have required, and in our opinion the transactions which have come under our notice have been within the powers of the Bank.  
 We have checked the cash and verified the securities of the Bank at the Chief Office and at several of its principal branches during the current year, as well as on November 30th, 1915, and have found that they agreed with the entries in the books of the Bank with regard thereto.  
 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 us, and as shown by the books of the Bank.  
 C. S. SCOTT, E. S. READ, Auditors,  
 Chartered Accountants.  
 Hamilton, 17th December, 1915.



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Will be held at

PONOKA .....	Feb. 3, 4, 5
CASTOR .....	Feb. 7, 8, 9
RYLEY .....	Feb. 11, 12
MUNDARE .....	Feb. 14, 15, 16
ONOWAY .....	Feb. 17, 18, 19
EDMONTON .....	Feb. 21, 22, 23

This is a complete list of Schools where the Course will be given

Under the auspices of the Fairs and Institutes and Women's Institutes Branches of the Department of Agriculture, Alberta.

Courses of instruction will be given in Livestock, Dairying, Agronomy, and Poultry Raising.

The Champion Shorthorn bred steer from the recent Ontario Fat Stock show has just been secured and will be used for demonstration purposes. Lectures and demonstrations for women will be given in Cooking, Sewing, Laundry Work and Home Nursing.

Four carloads of pure-bred stock will be carried for demonstration purposes.

The Canadian Pacific Railway are carrying this stock free of charge.

**EVERYBODY WELCOME**

HON. DUNCAN MARSHALL, Minister of Agriculture. J. DOUGALL, Canadian Gen. Agricultural Agent, Canadian Pacific Railway.

For full particulars write: ALEX. GALBRAITH, Supt. of Fairs and Institutes, or MISS MARY MacISAAC, Supt. of Alberta Women's Institutes, Edmonton, Alta.