

THE BANK OF BRITISH NORTH AMERICA—Continued

ASSETS	
Current Coin and Bullion.....	\$2,036,138.67
Dominion Notes.....	8,540,160.82
Notes of other Banks.....	\$10,576,299.49
Cheques on other Banks.....	460,411.08
Balances due by Banks and Banking Correspondents elsewhere than in Canada.....	2,169,209.29
Balances due by Banks and Banking Correspondents elsewhere than in Canada.....	7,760.49
Dominion and Provincial Government Securities not exceeding Market Value.....	1,652,789.82
Canadian Municipal Securities and British, Foreign and Colonial Public Securities other than Canadian—including £300,000 Exchequer Bonds, £100,000 3½ per cent. War Loan, £200,000 4½ per cent. War Loan and £210,000 British Treasury Bills. All the War Stocks taken at cost) ..	111,160.01
Railway and other Bonds and Stocks.....	4,430,970.44
Call and Short Loans in Canada on Bonds, Debentures and Stocks.....	92,988.55
Call and Short Loans elsewhere than in Canada.....	1,472,759.02
Other Current Loans and Discounts in Canada (less Rebate of Interest).....	5,526,216.66
Other Current Loans and Discounts elsewhere than in Canada (less Rebate of interest).....	23,267,045.87
Liabilities of Customers under Letters of Credit as per contra.....	6,214,693.12
Real Estate other than Bank Premises.....	1,197,794.95
Overdue Debts (estimated Loss provided for).....	3,559.54
Bank Premises at not more than Cost, Less Amounts Written off.....	241,802.52
Deposit with the Canadian Minister of Finance for the Purposes of the Circulation Fund—	2,280,654.73
Dominion of Canada 3¼ per cent. Bonds, £250,000 at 95 7-8.....	\$1,166,479.17
Cash.....	232,248.08
Other Assets and Accounts not included in the foregoing.....	1,398,727.25
	408,853.50
	\$61,513,696.33

H. B. MACKENZIE, General Manager.

E. A. HOARE, G. D. WHATMAN, Directors.

We have examined the above Balance Sheet with the Books in London, and the Certified Returns from the Branches, and we report to the Shareholders that we have obtained all the information and explanations we have required, and that in our opinion, the transactions of the Bank which have come under our notice have been within the powers of the Bank. As required by Section 56, Clause 19, of the Bank Act of Canada, we visited the Chief Office (Montreal) of the Bank and checked the cash and verified the securities and found that they agreed with the entries in the books of the Bank with regard thereto. We further report that, in our opinion, the above 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 and returns.

N. E. WATERHOUSE, FRANK S. PRICE, Auditors.

London, 24th February, 1916.

LEGAL HOLIDAYS IN 1916.

The following list of Canadian, English and United States legal holidays in 1916 has been compiled for reference by Mr. G. C. Hart, manager of the Montreal Clearing House, and will undoubtedly be found of much service to bankers and others:—

LEGAL HOLIDAYS IN CANADA.

January 1, New Year's Day.
 April 21, Good Friday.
 April 24, Easter Monday.
 May 24, Victoria Day.
 June 3, The King's Birthday.
 July 1, Dominion Day.
 September 4, Labour Day.
 October —, Thanksgiving Day. (Date to be fixed).
 December 25, Christmas Day.

ADDITIONAL LEGAL HOLIDAYS IN THE PROVINCE OF QUEBEC.

(Only the French Banks close but cannot protest on these Days).

January 6, Epiphany.
 March 8, Ash Wednesday (But French Banks open).
 June 1, Ascension Day.
 November 1, All Saints' Day.
 December 8, Conception Day.

LEGAL HOLIDAYS IN ENGLAND.

April 21, Good Friday.
 April 24, Easter Monday.
 May 28, Whit Monday.
 August 6, The First Monday.
 December 25, Christmas Day.
 December 26, Boxing Day.

LEGAL HOLIDAYS IN THE UNITED STATES.

January 1, New Year's Day—a holiday in all States except Massachusetts.

February 12, Lincoln's Birthday—A holiday in New York City, Chicago and the following states: California, Colorado, Connecticut, Delaware, Illinois, Indiana, Kansas, Michigan, Minnesota, Montana, Nevada, New Jersey, New York, North Dakota, Pennsylvania, South Dakota, Utah, Washington, West Virginia, Wyoming, and some remote States.

February 22, Washington's Birthday—A holiday in all States except New Mexico.

March 7, Mardi Gras—A holiday in Alabama, Florida and Louisiana.

April 19, Patriots Day—a holiday in Maine and Massachusetts.

April 21, Good Friday—A holiday in Connecticut, Florida, Louisiana, Maryland, Minnesota, New Jersey, Pennsylvania and Tennessee.

May 30, Decoration Day—A holiday in New York, Chicago, and all States except Alabama, Florida, Georgia, North Carolina, South Carolina and some remote States.

July 4, Independence Day—A holiday in all States.

September 4, Labour Day—a holiday except in New Mexico.

October 12, Columbus Day—A holiday except in Iowa, Maine, Michigan, Missouri, and some remote States.

November 7, Election Day—a holiday in all States.

November 30, Thanksgiving Day—a holiday in all States.

December 25, Christmas Day—A holiday in all States.