crease of 63 per cent in our total lia-bilities within a period of five years-

not fostered by the amalgamation sys-

but the result of genuine and legitim-

ate growth and extension-can hardly

be regarded as justifying such critic-

isms. I may now conclude my remarks respecting the accounts by pointing out that the dividend for the

half-year under review is at the rate

of 30s per share, or 6 per cent, compared with 25s per share, or 5 per cent

for the half-year ended June, 1899—an increase with which you will no doubt

be pleased. (Hear, hear.) There is

one other matter to which I must refer, although it is not mentioned in

the report. You will see that among

our establishments in British Columbia

the branch at Bennett is mentioned;

but I may inform you now that we

have quite recently decided to close

ways felt somewhat doubtful whether

addressing you a year ago I used these

words: "Bennett is a place where a considerable business is being trans-

acted. It is a sort of half-way house

to Dawson City, and has developed into quite a business town. Should the

railway ultimately be carried right through to Dawson, its importance may consequently be diminished, and

we have not been unmindful of this

point in opening our branch there; but, nevertheless, the position has seemed to us to be worth a trial." That

is exactly what has happened. The

railway has not yet been carried through to Dawson City, but it has

Bennett is no longer the terminus,

and its business is rapidly dwindling

had not involved ourselves by the pur-

chase of a bank building-we merely

rented an office on a short term agree-

any serious loss. (Hear, hear.) I have

conditions of trade and finance in the

this branch would prove to be perma-

that branch, which has been opened

for little more than a year. We

nent, and when I had the honor

[OFFICIAL REPORT]

THE BANK OF BRITISH NORTH AMERICA.

Balance Sheet, 30th June, 1900.

Baidite Silect, S	oth 3	u.,,	,	.50	٠.			
Dr. To Capital	Report.]		d.			£ 1,000,000	s. 0	d. 0
20,000 shares of £50 each fully paid. To reserve fund To Deposits and Current Accounts To Notes in circulation						3,158,372	0 15 10	
To Bills payable and other liabilities. To Rebate Account To Profit and Loss Account— Balance brought forward from 30th December, 1899	36,900	17	6		,			10 11
Dividend paid April, 1900	30,000	0	0					
Net profit for the half year ending	6,900	17	•					
this date, after deducting all current charges, and providing for bad and doubtful debts	37,240	7						
	44,141	4	11					
Deduct: Subscription to Ottawa Conflagration Fund. £513 14 0 Reserved to meet expenditure on premises account 3,000 0 0 Transferred to Officers' Widows' and Orphans' Fund	4,329		7					
Balance available for October divi-						39,812	0	4
						£7,335,740	7	6
Cr. By Cash and Specie at Bankers and in	£	s.	d.			£	ß.	đ.
hand	1,153,981 921,389	18 9	_			2,075,371	7	7
By Investments— Consols £175,600 at 90£157,500 National War Loan, £50,000 at 90 part paid17,500								
Other securities	175,000 82,980					257,980	13	7
By Bills Receivable, loans on Security, and other accounts						4,883,925	8	9
By Bank Premises, etc., in London, and at the Branches						118,462	19	- 1

receipt of the June accounts. \$7,335,740 7 6 We have examined the above Balance Shee with the Books in London, and the Certified Returns from the Branches, and find it to present a true

> EDWIN WATERHOUSE, GEORGE SNEATH,

London, 21st August, 1900.

statement of the Bank's affairs.

NOTE.-The latest monthly returns re

ceived from Dawson City, Atlin and Bennett, are those of the 31st May,

1900, and the figures of those Returns

are introduced into this account. The

balance of the transactions for June

with those branches has been carried

to a suspense account, pending the

Auditors, Of the Firm of Price. Waterhouse & Co., Chartered Accountants.

THE BANK OF BRITISH NORTH AMERICA.

[From the Money Market Review of September 8, 1900.]

held on Tuesday at the office of the corporation, 3 Clement's lane, Lombard street, E.C., Mr. E. A. Hoare presiding. The secretary (Mr. A. G. Wallis) having read the notice convening the

meeting, the chairman said: Gentlemen, as I shall have occasion in the course of my remarks to refer to the various matters mentioned in the report, I will not now occupy your time by reading it in detail, but will proceed once to the consideration of the balance-sheet, and, in doing so, it will be convenient to compare the figures at June 30, 1900, with those at Dec. 31, 1899. Our deposit and current accounts show an increase of £249,000-thus showing steady and continuous progress. The notes in circulation have increased £104,000, the total now being £534,000, compared with £430,000 in December, and with £325,000 in June, This increase is quite remarkable; it is due partly to the general activity of trade in the Do-minion, but more particularly to the large amount of notes which have been required for the purchase of gold dust and other purposes at our recently established northern branches. (Hear, hear.) Bills payable and other liabilities show an increase of £153,000. You will have observed, both from the report and from the balance-sheet, that we have subscribed \$2,500 to the fund for the relief of the sufferers by the conflagration in Ottawa, and we feel confident that our action will meet with your cordial approval. (Hear, hear.) The next item, which, again, is referred to specially in the report as well as in the balance-sheet, is an appropriation of £8,000 to meet expenditure on premises account. This sum we have set apart out of the profits of the halfyear towards the expenditure on our new premises in Gracechurch street. Those of you who from time to time visit the bank must have appreciated that, for a long time past, these premises have been entirely inadequate for our business, and consequently, nearly three years ago, we decided that it was absolutely necessary for us to make a change. The matter has constantly occupied our attention, and during all this time we have frequently endeavored to secure more suitable offices, but without success, until a few months ago we were offered a long lease of the ground floor, lower ground floor and basement of the Woolpack buildings in Gracechurch street. We do not say that the situation is all that we could desire-but if it is not quite within the most select circle, it is at least convenient, and we believe will prove suitable for our business. The accommodation which we have secured should prove to be ample, not only for our present purposes, but for a considerable growth in our business. The ground floor is now being adapted for our banking requirements. It is exceptionally well lighted, and will make a handsome banking hall, affording to the public as well as to the staff of the bank the space which has been singularly wanting here. On the lower ground floor adjoining the board room we have arranged for a large and comfortable room, which will be devoted entirely to our friends and customers from Canada. The number of those who annually visit us on business is constantly increasing, and for a long time past it has been a matter of concern to us that we have been quite unable to show them any hospitality of this kind-our offices being so cramped that we have not even been able to provide a waiting-room for their accommodation. The plans of our new premises have been ranged so as to supply need in the most conven this convenient manner possible, and we hope that in the future it will be appreciated and constantly made use of by all our

The general meeting of this bank was | tions are now being carried out under the direction of our architect, Mr. Macvicar Anderson, and will, we hope, be completed before the end of the year. The cost of these alterations will be considerable, and the sum which we have now appropriated will not near-ly suffice to cover it; but we have thought that the balance might fairly be spread over subsequent half years. The usual appropriations for the benefit of the staff referred to in the report will, I feel sure, be approved. On the other side of the account, our cash and specie amount to £1,153,000, being an increase of £356,000. This represents a proportion of 59 per cent. our immediate liabilities. You will no doubt observe that the bank is in an exceptionally strong position. feel that the financial outlook is not without its uncertainties, and we like to be prepared for them. Cash at call and short notice amounts to £921,000a decrease of £101,000; but this decrease, you will observe, is much more but exceeding that of previous years, than compensated for by the increase in the last item. Under the heading of investments. Consols remain unchanged, but we have added to our British Government securities by the purchase of £50,000 of the National than the capacity of the smelters, War Loan, which we have written down to 90 out of the profits of the ly added to. The development of the half-year, so that in our next balancesheet, when the stock is fully paid, the increasing population, and thus pro-£50,000 stock will stand in our books at £45,000. In making this provision we are quite aware that it may be regarded as almost an extreme measure, for it is most unlikely that a stock, repayment of which at par after ten years is guaranteed by the British quently been profitably employed. I Government, can fall to such a low must not, however, omit to mention figure; but, nevertheless, the war in the Transvaal is not even yet ended, and it is impossible for any of us to forecast the expenditure that may still be necessary for military purposes in South Africa and in China, and consequently we have thought it well to be on the safe side, and place this investment on the same level as the Consols. (Hear, hear.) This purchase is another step towards the attainment of the object which we steadfastly keep before us of having the whole of our reserve fund invested in British Government securities. Our other investments show a decrease of £9,000. The next item-bills receivable, loans on security and other accounts — shows an in-orease of £245,000. We carry forward to the new account £9,800, which is slightly less than in June, 1899, when we carried forward £10,200. On a previous occasion I explained to you that it has never been our policy to make any addition to our reserve fund at this half-yearly meeting, but we try to carry forward a substantial amount with the object of adding to the reserve at the end of the year. Last year, you will recollect, we added 000 to our reserve fund, and we shall be greatly disappointed if we are not able to add at least as much this On a previous occasion I pointed out to you that the growth of our reserve fund has not, by any means, pace with the increase of our liabilities. This was not caused by any neglect on our part, but because during the lean years which we were passing through we had not the means of doing so. In illustration of what I have said, I wish to place before you a comparison between our present figures and those of five years ago. In June, 1895, our reserve fund amounted to £275,000; now it stands at £325,000, an increase of £50,000, or 18 per cent In June, 1895, our total liabilities amounted to £4,478,000, whereas at the present time they amount to £7,335,000. an increase of £2,857,000, or no less than 63 per cent. These figures are quite sufficient to justify the directors in their determination to build up the reserve fund during present prosperous times to the utmost of their power and in placing this object before any other. (Hear, hear.) Perhaps these friends, to whom we desire to extend last figures may also serve as an an-

a very warm welcome. (Hear, hear.) swer to those good-natured critics who The basement will be occupied by the strong rooms. The necessary altera- not a progressive bank. Surely, an in-

30 last the aggregate trade of the country amounted to \$336,000,000, an increase of about \$50,000,000 over that of the previous year, notwithstanding the in the House of Commons, but I do not fact that the aggregate trade for the year ended June, 1899, was greater than that of any that preceded it. If we if the majority was so narrow." carry the comparison back to 1896 we find that the present figures compare with a total of \$239,000,000-a very remarkable increase. I shall not be so unwise as to attempt to predict the future course of trade, but we must not forget that the success of agriculture is the mainspring of Canadian prosperity, and it is, therefore, interesting to know that in the Province of Ontario the prospects of agriculture are unusually bright, and there appears to be little doubt that the harvest will be fully equal to the average, both in quantity and in quality, On the other hand, the result of the harvest in Manitoba can hardly fail to prove most disappointing, for, owing to continued drought, the crop of wheat was seriously damaged, so much so that in several districts it will prove a total failure. Although it has been computed that no inconsiderable part of last year's favorable harvest still remains in the country, having been held back by the growers in the expectation of better prices, there is no doubt that the net result will not be satisfactory to the farmers, and that other industries will consequently suf-fer. The progress of the mining industry in British Columbia continues to be satisfactory, and although in the early part of the year there were labor troubles in the Rossland camp, which at one time assumed a most threatening aspect, serious trouble was averted by the judicious action of the managers of the principal mines, and at the present time the relations between capital and labor are apparently more harmonious than for some time previously. The output from the mines is not only keeping pace with, notwithstanding the fact that two of the principal properties have not yet resumed shipments since the labor troubles to which I have already referred. The output is, in fact, larger which in consequence are being largeindustry brings with it a constantly vides a ready market for the agricultural products of the Northwest Territories. The result of these prosperous conditions has been a steady demand for money at fair rates, and the resources of the bank have consethat in New York the rates for money at call and short notice have been dis tinctly lower than the previous half year. As we are in the habit of employing a part of our funds in New York, we have, of course, felt the effect of the lower rates of interest. (Hear, hear.) The chairman concluded by moving the adoption of the report and balance sheet and inviting questions from the shareholders present. BIRD INTELLIGENCE.

[From the Boston Christian Register.] During a high wind one day this summer a young oriole was thrown from its nest to the ground. It was picked up by kind hands and kept in the house till the storm was over, and then placed on the roof of the piazza. A watch was kept behind the closed blinds of a window near by to note proceedings on the part of the parent birds. They in the meantime had seen the little one borne away, and had followed it to the house, and, as it was kept near the open window, its cries had apprised them of its whereabouts. They soon came to it on the roof and hovered over it, doing much talking and consulting together. Finally, they alighted near the little one, and the female slipped her wing under It and seemed to urge some course of acting upon the male, who fidgeted about, coming to the little one, spreading his wings over it, then flying to a tree, when the female followed him, and brought him back, and again slipped a wing under the little one. Finally, he seemed to understand or to get his nerves under control, and, slipping his own wing under it, together made a sort of cradle for the birdling. And, each flapping its free wing, they flew to the tree, bearing it place of safety among the branches, where it was lost sight of.

FOR THE OVERWORKED .- What are the causes of despondency and melancholy? A disordered liver is one cause and a prime one. A disordered liver means a disordered stomach, and disordered stomach means disturbance of the nervous system. This brings the whole body into subjection

tem now so prevalent in this country,

[Brantford Expositor.]

One of the attacks being made upon the Liberal party at the present time is to the effect that good faith has not been kept with the electors of Canada on the prohibition question. The impression is sought to be created that assurances were held out that if a majority of votes were cast in favor of prohibition, legislation of a prohibitory character would follow, regardless of the nature of the majority or the smallness of the vote cast. Such a statement

of the situation is most unfair. Let it be borne in mind that a deputation had waited upon Sir John Thompson when he was premier, asking him to submit the question of the adoption of prohibitory legislation to a plebiscite, but he had declined doing so, holding that in such a matter the popular verdict could not be safely accepted. The Liberal party, on the other hand, considered it desirable, particularly after sev-eral of the provinces had submitted plebiscites, that a plebiscite covering the entire Dominion should be taken. This opinion was crystallized at the Ottawa convention into the following resolution:

"That whereas public attention is at present much directed to the consideration of the admittedly great evil of intemperance, it is desirable that the mind of the people should be clearly been extended to White Honse, so that ascertained on the question of prohibition by means of a Dominion plebis-

away. Anticipating this possibility, we cite." The promise that a plebiscite would be submitted to the people was sacredly kept as soon as opportunity prement-and we can close down without sented, and that there could be no misunderstanding as to the position, now occupied so much of your time the Hon. R. W. Scott, secretary of by an explanation of what I may state, and the author of the so-called describe as our domestic interests that Scott act, in replying to a question I can only briefly refer to the general by Senator Perley, said:

"The only resemblance that it (the Dominion of Canada during the period | plebiscite vote) bears to the House under review. Canada has enjoyed of Commons election is that the elec-another year of unusual prosperity, and during the fiscal year ended June certainly the result does not carry with it the consequence that a bare mapority in the House of Commons carries. A majority of one may carry think the Government would be quite justified in passing a prohibition bill The Minister of Justice, Hon David

Mills, also said: "My honorable friends will see this, that the object of taking a vote is not to shirk responsibility in the matter. It is to ascertain public sentiment and whether that sentiment is strong enough in case the Government should submit such a measure to sustain the bill. Note the vote polled might be very small, so small as to be no indication, taken by itself, as a simple majority vote, of what the public sentiment was. The public sentiment might be gathered from the indifference of the population rather than from their active approval of prohibition, and the action that is to be taken on the vote will certainly depend, in a large degree upon the interest the people take and the extent to which the voting population come out and support a proposition

in favor of prohibition." The result of the voting, as is wellknown, was a disappointment to the friends of prohibition. The total vote in favor of prohibition was less than 14,000, and the vote for prohibition was less than 25 per cent of the whole. Under the circumstances it was felt that no such preponderance of sentiment in favor of prohibition had been shown as to justify legislation, particularly as the hostile vote in Quebec and in the cities was so large, and this view has been pretty generally accepted, even by prohibitionists, as a reasonable one. For example, the Rev. John Potts, who is a Conservative politically, has thus put himself on record:

"I stated before the vote was taken that unless a majority, and a substantial one, was in favor of prohibition, I did not think the Government would be bound to crystallize the plebiscite into legislation for prohibition. The people exhibited an anathy which resulted in a vote which I do not think would warrant prohibitory legislation. While the people did not ask for a plebiscite, still when one was offered them, they should have placed themselves on record by polling the largest vote ever polled in Canada. If this had been done Sir Wilfrid would have been compelled to introduce a prohibitory bill. But as it is at present I do not think Sir Wilfrid is breaking his pledge or prom-

As a matter of fact, the plebiscite vote has shown that national prohibition is impracticable, and that the only available measure of prohibition is such as can be obtained through the different provincial legislatures, though the usefulness of such legislation is largely impaired by the fact that the provinces can neither prevent the importa tion nor the manufacture of intoxicating liquors.

Leaving aside for the moment the po sition of the Liberal party, what is the attitude of Sir Charles Tupper toward prohibition? Speaking to an interviewer in 1898 he said:

"The result of the plebiscite is a serious blow to the prohibition movement. The diminution of the prohibitionist vote, as compared with the provincial votes of a few years ago, will certainly be used as proof that the demand for the prohibition of the liquor traffic has

declined." Evidently prohibitionists have nothing to hope for from Sir Charles Tupper; indeed, he is even on record as opposed to provincial prohibition. and the entire history of the Conservative party; if we except the prohibit ory act which Hugh John Macdonald passed through the Manitoba Assembly at its last session, has been one of opposition to all temperance reforms. The Liberal party, on the other hand, has usually been somewhat in advance of public sentiment on this important question, and is pretty certain to proceed as fast as it finds a reasonable measure of support from the electors. To attempt to go faster would retard rather than advance the cause of total

The Kaffir Kraal.

The hut is built by the man; each one takes from five hundred to a thousand young trees. The tribes, some of them, differ a little in their ways of building. It is the wife's duty to cut grass, carry it home, and do the thatching once a year. The Kaffir woman, too, looks after the hut every day. She cooks the food, gets firewood, makes the beer-the beer being made from millet and mealies. It is mild but intoxicating, and the men will drink four or five gallons. Milk in the kraal is carefully brings the whole body into subjection and the victim feels sick all over. Parmelee's Vegetable Pills are a recognized remedy in this state and relief will follow their use.

| A Wife's relatives may not drink it. If a Kaffir takes milk from a kraal, he may not marry a girl from it. A Zulu woman will carry two hundred pour s of mealies on her head.

| Everythir | Was, till recently, carried | H. Cunningham, 706 Dundas street. preserved. A wife's relatives may not

there; when a Kaffir was first seen carrying in the hand, the Dutch thought it a dangerous imitation of European fashion. Notwithstanding tribal customs, the women sometimes contrive to make their preference felt in marriage. They have so far asserted themselves as to refuse to hoe the mealies for planting, and they have it done by the plough; but they will weed. The baby is tied on the back, the woman rocks herself and croons. The eldest son of the chief wife (who is usually the oldest wife) is the hereditary chief of the kraal. Uncles are called "fathers." Cousins are not allowed to marry, not even if distant. If a wife dies, a brother takes the wife if the wife chooses. She stays at the kraal, and all the children, including those of "the new marriage," are held to belong to the widow's eldest son, who is given the father's place as guardian, and takes for the common good, as is sup-posed, the wages of all the younger men. It may thus happen that a little boy is over his mother and elder sister. If the widow does not marry the brother, but takes the other man as a second husband, she loses all control of the children of her first husband, and they stay at their own father's wraal. The "head" of the kraal goes with it as "property."—Leisure Hour.

Minard's Liniment Cures Colds, etc.

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G. B. SIPPI, ORGANIST AND CHOIR Sume Vocal and Instrumental Instructions, on sume vocal and instrumental instruction, or Thursday, Aug. 16, and will meet his pupils at their usual hours, at his residence, 372 Mait-land street. Art of breathing and proper tone production receives special attention.

MISS E. WALKER, GRADUATE OF Toronto Conservatory of Music, in vocal, piano, harmony, prepares pupils for all examinations and university work. Resumes teaching Sept. 3. Residence, 216 King street.

MR. THOMAS MARTIN—PIANO VIRTUOSO—Will resume teaching on Monday. Sept. 10, shis studio, 283 Dufferin avenue. ywt J. WOLCOTT, ORGANIST FIRST Methodist Church Teacher of piano organ and composition. Address 5 Prospect

CHARLES E. WHEELER, ORGANIST St. Andrew's Church, receives pupils in piano, pipe organ, harmony and in singing Both elementary and advanced tuition given Strate. 315 King street. Studio, 315 King street.

MISS CLARA SANDERSON WILL GIVE instruction on piano, at her studio, 241 Queen's avenue.

M. W. H. HEWLETT, ORGANIST, DUN-DAS Center Methodist Church, will re-sume teaching on Monday, July 30, at his residence, 418 Queen's avenue

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J. B. CAMPBELL, M. D., 380 DUNDAS street. Hours, 12 to 4; 6 to 8. Phone 522. DR. GRAHAM—OFFICE, 380 CLARENCE—Residence, 646 Richmond. Specialties—Pulmonary affections, cancers, tumors, piles, discusse of women and children.

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GRON. Specialist—Eye, ear, nose and throat. 497 Talbot. Hours—9 to 5; 7 to 8. DRS.W.J. & H.A. STEVENSON, 391 Dundas street. Phone 510. Next Congregational Church.

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