

Letter from Sir Edgar Bowring to Governor

20 Castle Street, Liverpool, 4th January, 1916.

Dear Sir Walter Davidson,—
 Since my arrival here by the Adriatic, on December 16th, I have been to London and Ayr where I have had interviews with those concerned with our Newfoundland Regiment. Knowing that there was some newspaper excitement in St. John's over the non-delivery of comforts at the Dardanelles, I made full enquiries of Mr. Steel Matland, Captain Timewell and Mr. Fenn who has taken Mr. Reeves' place during his absence for the winter. From what I am told I am convinced that ample comforts were sent from here in good time, but the difficulties of transport and delivery were very great, so much so that the comforts appear to have been set aside by the authorities until such time as the necessities of war were fully provided for. Over this state of affairs the London Committee had no control whatever, they did their duty as far as they were able and placed the comforts in the hands of the best organization in London for getting such things to the front, and who have been, I understand, most successful in reaching the individual soldier. The rumour that the Australian and New Zealand Contingents fared better than ours must be accepted with reserve, for whilst things sent them early in the campaign may have reached them by the time our boys

immediately they arrive in England. Our convalescent officers can always find those who are only too glad to have them at their houses during the convalescent period. It is not so easy for those in the ranks, and it has been pointed out to me that this is a weak spot, so it has occurred to me that I might do as many others are doing, run a convalescent home at my own expense in connection with our Newfoundland Regiment for the duration of the war, in the same way as my cousin, Sir William Bowring, is doing here in a suburban house, which has accommodation for about twelve or fifteen soldiers. The house and equipment has been provided free, the help is voluntary, and he does the rest. It may not be feasible for us to obtain all these privileges, but when I see Mr. Steel Matland on Friday next we are going into the matter, when I think something practical will come of it. At any rate I am prepared to put up £100 per month for the duration of the war towards this object, and if we can only get a suitable house with a nice garden on reasonable terms, with some volunteer help, we can run it quite well, so I am told. I took the liberty of calling you from the Pay and Record Office on 22nd December, about the supply of comforts, thinking that it might be some relief to all concerned to know that every effort had been made to meet the situation, which was acute on account of the delay in transport and delivery.

Now, about my visit to the depot at Ayr, where I arrived on 27th December and left on 30th. I found the Contingent Reserves under Major Whitaker well housed and cared for in the Newton Head Schoolhouse, a large airy building just outside the town, having ample space for the number quartered there, with large playgrounds suitable for drilling and training. The men looked smart, clean, well and hearty. I saw their food in the course of cooking, and being served, it seemed to me very appetizing, nourishing, and plentiful. I inspected their rooms, clothing, equipment and sanitary arrangements, and can say as far as my knowledge goes that everything bore the stamp of efficiency and good order, and the greatest praise is due to Major Whitaker for his unremitting care and attention. It is at once apparent to anyone conversing with him that he is proud of his boys. Both officers and men like him, and there is mutual good understanding. I can say with confidence that the military instruction of various kinds is now receiving full attention, and he is anxious to do all he can for them, and that he does a good deal. Those that came over with Montgomery were in huts at Gables about 9 miles from Ayr, and I spent the afternoon of the 28th there, and found Montgomery in charge doing excellent work. The men were busy drilling and looked very fit. There has been some trouble from measles, but apart from this all was well with them. Their quarters were clean, comfortable, and well ventilated, their food the same as at the depot. Several of the officers were away taking special courses in machine gunnery, signalling, etc., and I was informed that all our cooks had been through a course of teaching in army cooking that has led to most satisfactory results.

Several financial matters of minor importance that were outstanding between the Postmaster and the Depot I helped to straighten out satisfactorily to all concerned. It has been pointed out to me that to obtain the best results from the authorities and proper recognition by them it is essential that our establishment at Ayr be no longer called a Depot, for this reason, a Depot according to Army ideas is simply a place where odds and ends belonging to a Regiment are stored in charge of a few men, say 50 or 40, and where recruits are sent to get their kit and immediately sent on to their Regiment. So the Authorities, hearing of the Newfoundland Depot, imagine it to be such a place as I have described, and try in many instances to deal with it accordingly, whilst, if it is known as the 2nd Bat-

Steer Bros

WHITE SALE NOW ON

Cream Dress Goods
 -NUN'S VEILING
DRESS GOODS
 Regular, 30c. White Sale Price 27c.
 Regular, 40c. White Sale Price 36c.

CREAM CASHMERE
 Regular, 23c. White Sale Price 20c.
 Regular, 40c. White Sale Price 36c.

MESINO
 Regular, 60c. White Sale Price 52c.

FANCY CREAM LUSTRES
 Regular, 30c. White Sale Price 36c.
 Regular, 60c. White Sale Price 47c.

CREAM SILK LUSTRINE With Colored Flower
 Regular, 70c. White Sale Price 60c.
 Regular, 75c. White Sale Price 65c.

CREAM & WHITE MERCERIZED CASEMENT CLOTH, 52 inches wide
 Regular, 40c. White Sale Price 36c.

All classes of White Goods selling at Specially Low Prices

Corsets



Not Old Models But 1916 Styles Just Opened.

Regular, 75c. During White Sale 65c.
 Regular, \$1.00. During White Sale 90c.
 Regular, \$1.50. During White Sale \$1.30
 Regular, \$1.75. During White Sale \$1.45
 Regular, \$2.00. During White Sale \$1.70

CHILDS' WAISTS
 Regular, 35c. During White Sale 30c.

A Big Variety of Embroideries and Insertions, 4c yard up

Ladies' White Wear Night Dresses, Camisoles, Brassiers, Knickers, Underskirts, Infants' Robes, Tea Aprons, at attractive prices during Sale.

Child's Cream BEAR COATS.



Usual Price	White Sale
\$2.25	\$1.90
\$2.50	\$2.20
\$2.70	\$2.30
\$3.00	\$2.50
\$4.00	\$3.50

White Shirts

Men's White Dress Shirts Usual Price, 80c. White Sale Price 75c.
 Usual Price, \$1.10. White Sale Price 95c.
 Usual Price, \$1.60. White Sale Price \$1.40

White Turkish Towels, by the pound Good Quality

White Mercerized Lawn, by the pound



Wool and Cotton BLANKETS Selling at Reduced Prices during White Sale

Sheetings, Table Linens, White Bed Spreads, Sideboard and Tray Cloths Toilet Covers, Etc.

Reduced specially for WHITE SALE. Curtain Nets

White Pique Reg., 18c. During Sale, 16c. Reg., 25c. During Sale, 21c. Reg., 35c. During Sale, 31c.

Job Line White Satin MARCELLES QUILTS in perfect order, Superior Quality, from \$2.00 to \$5.00

Curtain Sets.

STEER BROS.

White Shirts White Undressed Shirts Usual Price, 70c. White Sale Price 65c.
 Usual Price, 90c. White Sale Price 80c.



Men's Collars Lead'n'g Shapes.

Regular, 15c. During White Sale, 2 for 25c.
 Regular, 20c. During White Sale 17c. each.

CIRCULAR PILLOW COTTON, 23 in. wide, 17 1/2 c. yd. Sash Nets.

EIGHTY-FOUR ANNUAL REPORT	
The Bank of Nova Scotia	
Capital Paid-Up, \$6,500,000	Reserve Fund, \$12,000,000
PROFIT AND LOSS	
Balance Dec. 31st, 1914	\$201,057 84
Net profits for year, losses by bad debts estimated and provided for	1,220,057 15
	\$1,421,114 99
Dividends for year at 14%	\$910,000 00
War Tax on Circulation to December 31st, 1915	65,000 00
Contribution to Officers Pension Fund	50,000 00
Balance carried forward December 31st, 1915	396,114 99
	\$1,421,114 99
RESERVE FUND	
Balance December 31st, 1914	\$12,000,000 00
Balance forward December 31st, 1915	\$12,000,000 00
GENERAL STATEMENT AS AT DECEMBER 31st, 1915	
LIABILITIES	
Capital Stock paid in	\$ 6,500,000 00
Reserve Fund	12,000,000 00
Balance of Profits, as per Profit and Loss Account	396,114 99
Dividends declared and unpaid	228,602 50
	\$10,124,717 49
Notes of the Bank in circulation	71,544,415 28
Deposits not bearing interest	\$18,164,057 41
Deposits bearing interest, including interest accrued to date	58,644,110 47
	76,808,167 88
Balances due to other Banks in Canada	83,903,583 16
Balances due to Banks and Banking Correspondents in the United Kingdom	139,650 44
Balances due to Banks and Banking Correspondents elsewhere than in Canada and the United Kingdom	70,804 63
	\$11,331 71
Acceptances under Letters of Credit	84,984,375 94
	135,374 20
	\$104,244,467 63
ASSETS	
Current Coin	\$5,212,598 21
Dominion Notes	12,081,163 75
Notes of other Banks	387,810 93
Cheques on other Banks	4,626,884 99
Balances due by Banks and Banking Correspondents in the United Kingdom, and sterling exchange	2,036,992 34
Balances due by Banks and Banking Correspondents elsewhere than in Canada and the United Kingdom	2,036,554 87
Deposit in the Central Gold Reserves	27,782,305 00
Dominion and Provincial Government securities, not exceeding market value	1,750,000 00
Canadian municipal securities and British, Foreign and Colonial public securities other than Canadian, not exceeding market value	1,616,500 50
Railway and other bonds, debentures and stocks, not exceeding market value	3,447,537 20
Demand loans in Canada secured by grain and other staple commodities	4,597,958 63
Call and demand loans elsewhere than in Canada	71,390,580 55
	2,731,849 17
Call and demand loans in Canada secured by bonds, debentures and stocks	53,996,540 14
	6,023,921 06
	59,999,461 20
Deposit with the Minister of Finance for the purposes of the circulation fund	330,356 32
Loans to governments and municipalities	304,444 32
Other current loans and discounts in Canada (less rebate of interest)	34,012,487 49
Canada (less rebate of interest)	6,395,446 43
Liabilities of Customers under Letters of Credit, as per contract	135,374 20
Overdue debts, estimated loss provided for	148,297 71
Bank Premises at net more than their book value	2,543,515 87
Real Estate other than Bank Premises	316,000 00
Other assets not included in the foregoing	78,686 90
	\$104,244,467 63
JOHN Y. PAYZANT, President.	H. A. RICHARDSON, General Manager.
AUDITORS CERTIFICATE	
In accordance with the provisions of subsection 37 of Section 56 of the Bank Act, 1914, we report as follows:—	
We have examined the books and accounts of the Bank and the certified returns received from the branches and the above statement, which in accordance therewith, in our opinion, properly show up to and including the date of the statement, the financial position of the Bank and the results of its operations during the year.	
We have checked the cash and verified the accuracy of the Bank as at December 31st, 1915, as well as at another time during the year, and we are satisfied that the entries in the books are correct therein. We have also during the year checked the cash and verified the accuracy of the financial statements.	
We have ascertained all the information and explanations that we have required and we are of the opinion that the transactions of the Bank which have been shown to us are in accordance with the powers of the Bank.	
ROGER MITCHELL, C. A. Auditor.	
Members of the Inst. of Accountants, Chartered Accountants, Canada.	

Have you seen our 300 Candle Power KEROSENE and GASOLINE LAMPS and LANTERNS, 'BRIGHT AS DAY' Burns more air than oil. Come and see them or write for particulars. R. Templeton, St. John's. 333 WATER STREET.

which it receives recognition as such and all supplies are issued on an adequate scale. The changing of the same I am told can only be done by you as Commanding Officer, and as it entails no further responsibility or expense, I venture to urge that the suggestion of Major Whitaker should be immediately carried into effect. On this subject also I cabled you on 29th December from the Orderly Room, after hearing all that the Major had to say on the subject.

If at any time whilst in England I can be of service to the Regiment or the Colony, don't fail to let me know. I will be only too pleased to do what I can to help.

Yours very truly,
 EDGAR B. BOWRING.
 Depot Ndd. Regt.,
 Newton-on-Ayr,
 5th Jan. 1916.

His Excellency the Governor,
 St. John's, Newfoundland.
 Your Excellency,—
 With further reference to my letter, number 88, of 11th October, and to my telegrams of 10th and 11th De-

ember, and to a telegram from Sir Edgar Bowring of 28th December, 1915, asking that this Unit may be called the 2nd Battalion, First Newfoundland Regiment, instead of "Depot":—

The following information may perhaps be of use to the Committee if the matter can be brought up for consideration.

(1) All reinforcing Units of the Army here are called "Battalions."

(2) No change would be visible in Newfoundland; no extra expense would be caused, no men would be required in excess of present needs.

(3) Much trouble and inconvenience would be avoided here, as "Depots" are real brick and mortar institutions, built after a sealed pattern, with definite establishments of officers and other ranks; and provision is made for them on a definite scale and according to a prescribed schedule. The fact that this Unit is called a "Depot" brings it into the category described above, and from its fellow depots this Unit differs in every particular. When applications are made for some article to which Depots are

not entitled, or for stores for the 704 men of the Unit, when the strength of a Depot is usually about 45 or 50, going training at Ayr, being designated as the 2d Battalion of Newfoundland especially as the staff of every Department of the Army is constantly changing its personnel, and officers who get to know that we are not a "Depot," but a reinforcing Unit, get moved on to the Front, or to another appointment at home.

(4) The Commander in Chief (Lieut. General Sir Spencer Ewart) approves the change being made, but is of opinion that the originating authority must be under Your Excellency's hand and this opinion is generally held, the authorities here being naturally unwilling to interfere in a matter of Administration.

I have the honour to be, Your Excellency's obedient servant,
 C. W. WHITAKER, Major
 Commanding Depot, Ndd. Regt.,
 Newton-on-Ayr, N.E.

No. 10.
 Code Telegram to Secretary of State, (sent 24th January, 1916.)
 My Ministers authorise me to state

that they approve of reserve troops of Newfoundland Contingent now undergoing training at Ayr, being designated as the 2d Battalion of Newfoundland especially as the staff of every Department of the Army is constantly changing its personnel, and officers who get to know that we are not a "Depot," but a reinforcing Unit, get moved on to the Front, or to another appointment at home.

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If a girl has money to burn she can easily secure a parlor match. Our idea of a cunning man is one whom has educated one set of his faculties and lets all the others go by default. Some men like to be considered tightwads because of the implication that they have money when they haven't.