lead Line St. John to Dublin

rr Head . . . . . . Jan. 20 more Head . . . . . Feb. 5 t. John to Belfast agore Head ..... Jan. 31 ay Head ..... Feb 5

John to Avenmouth Subject to Change.
THOMSON & CO., LTD.,
Agents.

FURNESS LINE

NCHESTER LINE

ONALDSON LINE

obert Reford Co., Utd. 6

RN STEAMSHIP LINES.

(LIMITED.)

nd Winter Time Table of the ND MANAN S.S. CO.

ind St. Andrews.

It. Stephen, via Campus.

It. Stephen, via Campus.

It. Stephen Fridays

It

51st Annual General Meeting, Winnipeg, Jan. 12th, 1916

ASSETS

\$ 1,481,583.56

ominion Government Notes 7,775,511.00 at with the Minister of Finance for the purposes of the Deposit with the Minister of Finance for the purposes of the Circulation Fund 2800,000.00 Circulation Fund 2800,000.00 Peposit in the Central Gold Reserves 706.742.00 706.742.0

Other Current Loans and Discounts in Canada (less rebate o

G. H. BALFOUR, General Manager. JOHN GALT, President.

REPORT OF THE AUDITORS TO THE SHAREHOLDERS OF THE UNION BANK OF CANADA

In accordance with the provisions of sub-sections 19 and 20 of Section 56 of the Bark Act, we report to the Shareholders as follows:

We have audited the above Balance Sheet with the books and vouchers at Head Office and with the certified returns from the branches.

We have obtained all the information and explanations that we have required, and are of the opinion that the transactions of the Bank which have come under our notice have been within the powers of the Bank.

In addition to our verification at the 30th November, we have, during the year, checked the cash and verified the securities representing the investments of the Bank at its chief office and principal branches and found them to be in agreement with the entries in the books of the Bank relating thereto.

In addition to our verification at the 30th November, we have, during the year almosted the cash and verified the securities representing the the protection of the Bank at its chief office and principal branches and found them to be magreement with the entiries in the books of the Bank, eccording a true and correct view of the state of the artairs of the Bank, eccording a true and correct view of the state of the artairs of the Bank, eccording a true and correct view of the state of the artairs of the Bank, eccording a true and correct view of the state of the artairs of the Bank, eccording a true and correct view of the state of the artairs of the Bank, eccording a true and correct view of the state of the artains of the Bank and Conpany.

Auditors, deaditors, deadlers, MERAD, C. R. HEGAN, Auditors, of the firm of WEBB, READ, HEGAN, Callingham Company, were reappointed auditors.

The Vice-President, Mr. A. John Galt, the Chair was taken by Mr. R. T. Riley, Vice-President, Mr. A. The Vice-President is an expectation of the most of the war on the world's commerce and finances. With reference to conditions in Canada has caused an unparalled dislocation of the world's commerce and finances. The finance of the Doutsine has been conducted during the pair was the owner of the world's commerce and finances. The finance of the Doutsine has been conducted during the pair was the world's commerce and finances. The finance of the Doutsine has been conducted during the pair was the parameter of the world and the world's commerce and finances. The United States for the time become the money market of the world, and it is pleasing to not the auditation, and the decrease of foreign trade is now in our favor and lively extensions, and the decrease of foreign trade is now i





SEND IN YOUR ANSWER IMMEDIATELY!

# YOU SOLVE THIS PUZZLE?

SEND YOUR ANSWER IN TODAY! DIRECTIONS-Take any number, from 7 to 15 inclusive. Do not use any number more than twice. Place one number in each of the circles, so that when they are

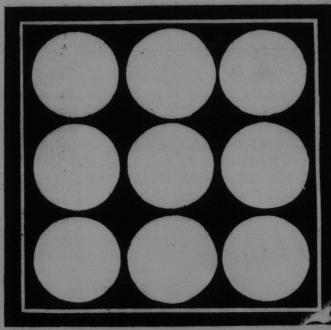
added perpendicularly or horizontally, the total will be 33. CONDITIONS—This is strictly a piano advertising contest. All letters mailed must bear the proper amount of postage, otherwise the letters will not reach us. STAMP YOUR LETTER CORRECTLY.

ONLY ONE MEMBER OF EACH FAMILY PERMIT. TED TO ENTER INTO THIS CONTEST. AWARDS-Each person sending in a reply will re-

ceive a fountain pen (if called for) regardless of whether the answer is correct or not. In addition to this each person sending in a reply will receive a credit check of \$25 or more, according to the merit of the reply, good on the purchase price of any new piano or player piano. for a diamond ring, chest of silver, or a gold watch, with the use of the credit check in accordance with condi-

YOU WILL BE NOTIFIED OF YOUR SUCCESS!

All piano manufacturers and dealers have different ways of advertising. Some employ great artists; some use expensive magazine advertizing, while others use teachers to persuade people to buy, paying them com-missions. We, however, believe that the best advertis-



## REMEMBER, IT COSTS YOU NOTHING TO TRY --- YOU MAY WIN A MAGNIFICENT PRIZE!



26 Piece Chest of Silverware



Genuine "Pure White" All Sizes-Set in 14k. Gold



ficent, Brand New \$500 Piano. Mahogany or Walnut

CONTEST POSITIVELY CLOSES JAN. 31st. ALL CONTESTANTS WILL BE NOTIFIED BY MAIL!

J. A. McDonald Piano & Music Co., Ltd. 7 Market Square, St. John, N. B.

NAME .....

ADDRESS ....