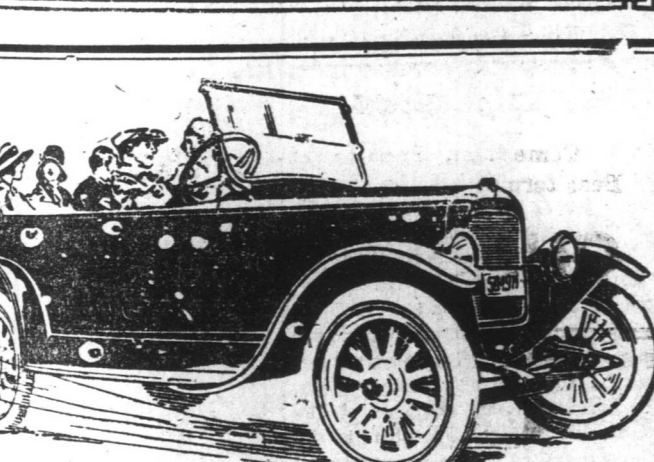


THE BANK OF NOVA SCOTIA
 ANNUAL REPORT
 Capital Paid-Up, \$6,500,000 Reserve Fund, \$12,000,000

PROFIT AND LOSS	
Balance Dec. 31st, 1917	\$ 560,869 47
Profits for year, less by bad debts estimated and provided for	1,411,925 04
	\$1,972,794 51
Dividends for year at 14%	\$ 910,000 00
Tax on circulation to December 31st, 1918	65,000 00
Contributions to Canadian Patriotic, British Red Cross and other Funds	47,500 00
Contributions to Officers' Pension Fund	50,000 00
Written off Bank Premises Account	250,000 00
Balance carried forward December 31st, 1918	749,594 51
	\$1,972,794 51
RESERVE FUND	
Balance December 31st, 1917	\$12,000,000 00
Balance forward December 31st, 1918	\$12,000,000 00
GENERAL STATEMENT AS AT DECEMBER 31st, 1918	
LIABILITIES	
Capital Stock paid in	\$ 6,500,000 00
Reserve Fund	12,000,000 00
Balance of Profits, as per Profit and Loss Account	749,594 51
Dividends declared and unpaid	239,953 50
	\$19,479,548 01
State of the Bank in circulation	17,568,924 51
Deposits not bearing interest	\$47,696,581 39
Deposits bearing interest	74,531,860 24
including interest accrued to date	122,228,161 63
	199,797,086 94
Deposits due to other Banks in Canada	139,797,086 94
Deposits due to Banks and Banking Correspondents in the United Kingdom	116,118 51
Deposits due to Banks and Banking Correspondents elsewhere than in Canada and the United Kingdom	1,222,220 08
Acceptances under Letters of Credit	141,474,395 66
	475,749 51
	\$161,329,703 18
ASSETS	
Current Coin	\$ 9,286,283 52
Notes of other Banks	1,970,782 50
Cheques on other Banks	1,994,847 39
Deposits due by Banks and Banking Correspondents in the United Kingdom	9,145,394 88
Deposits due by Banks and Banking Correspondents elsewhere than in Canada and the United Kingdom	2,563,367 40
Deposits in the Central Gold Reserves	2,563,367 40
Deposits in Provincial Government securities, not exceeding market value	12,000,000 00
Canadian Government securities other than Canadian, not exceeding market value	14,966,283 07
Railway and other bonds, debentures and stocks, not exceeding market value	3,387,190 96
Demand loans in Canada secured by grain and other staple commodities	10,843,399 64
Call and demand loans elsewhere than in Canada	11,535,041 55
Call and demand loans in Canada, secured by bonds, debentures and stocks	103,944,123 24
	3,832,135 28
Deposit with the Minister of Finance for the purposes of the circulation fund	107,776,259 52
Loans to governments and municipalities	330,640 19
Other current loans and discounts in Canada (less rebate of interest)	386,805 68
Other current loans and discounts elsewhere than in Canada (less rebate of interest)	39,819,493 26
Labors of customers under Letters of Credit, as per contra	9,682,644 37
Overdue debts, estimated loss provided for	375,749 51
Bank Premises at not more than cost, less amounts written off	16,412 89
Real Estate other than Bank Premises	2,798,825 74
Other assets not included in the foregoing	81,800 00
	61,072 02
	\$161,329,703 18

CHARLES ARCHIBALD, President. H. A. RICHARDSON, General Manager.

AUDITORS' CERTIFICATE
 We have examined the books and accounts of the Bank of Nova Scotia as the Chief Office and have found them to be correct and in accordance with the books and accounts of the Bank as shown to us at the time of our audit. We have also examined the cash and verified the securities and found them to be correct and in accordance with the books and accounts of the Bank as shown to us at the time of our audit. We have also examined the cash and verified the securities and found them to be correct and in accordance with the books and accounts of the Bank as shown to us at the time of our audit. We have also examined the cash and verified the securities and found them to be correct and in accordance with the books and accounts of the Bank as shown to us at the time of our audit.



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 A large supply of Parts, combined with twelve years' experience, guarantees satisfaction. Catalogue on request.

GEO. G. R. PARSONS,
 GARAGE, KING'S ROAD.

Gifts selected by Lady Beatty, wife of the Admiral of the British Grand Fleet, went to American children instead of Scotch boys and girls, as the donors, the crew of the battleship New York, had expected. This was because the armistice having been signed, the New York came home to have a New Year's celebra-

Returning Reservists Snow-bound at Kitty's Brook

TWO CONCERTS ON TRAIN.
 Fifty sailors returning from Overseas Service arrived at Port aux Basques, Sunday morning. The first news to greet them was "trains all snow-bound"; well, as usual, Jack did not care, and the word was "all on shore," and as usual they found lots to drink, such as spruce beer, lemonade, and water, (which is a substitute for Adam's Ale). In the afternoon they went to the Salvation Army, where they received a hearty welcome from the Captain, who was very proud to see the boys back again. At six in the evening they returned to the S. S. Kyle, where they enjoyed their supper very heartily. After supper some of the boys went up to see about the train, and came back saying she would arrive at twelve that night; so they all turned in, hoping they would not make too much noise and awaken them when she came; however, she did not arrive until eight o'clock next morning. Then we found we had yet more delay, as the train could not leave until 1 p.m., but we did not worry, Jack's motto is "Pack all your troubles in your old Kit Bag, and Smile, Smile, Smile!" While they were waiting for the train to pull out, an old gentleman, an Englishman by birth, I should judge his age to be about 75, was there. He was coming down the hill with a load of wood on his slide. The sailors watched him with great interest, and when he started to mount the hill a little farther down the road, where he had to stick in his toes, about twenty of them rushed out to help him; one pulled off his coat, threw it upon the wood and placed the old man upon it. The others, seizing the ropes and guide-stick, raced with the old man and his wood around to Channel, and I expect he thought he was in an aeroplane.

At 2 p.m. the train pulled out. When we arrived at Bay St. George, it was the same old tale—No. 1 engine and plow off the track. When the train reached Kitty's Brook, the conductor told some of the boys that No. 1 would be on the road at 4 p.m. The day was spent singing songs and playing cards; and it was amazing to hear some bright young sailor telling his pals what he thought was the best way of getting the engine on the rails again. Anyway, night came, and we were still at Kitty's Brook, and every one was beginning to feel "fed up," when suddenly the doors of our car opened and the smiling face of able-seaman W. Smith appeared. His first words were, "Boys, we are having a concert in our car to-night, and we'd like it very much if some of you would help us out with a song or a recitation." Immediately all was excitement. A concert met with everyone's approval, and at once Smith was cheered by one and all.

The concert opened at seven. Able-seaman W. Smith acted as chairman. Well, I can assure you it was something good; in fact, one time I thought the train was moving. I had to look through the window and then had a job to convince myself that we were still at Kitty's Brook.

PROGRAMME:
 Refrain—"The Boys of the Bull-dog Breed."
 Recitation—"Prince Courtship," by Curtis.
 Song—"Old King Cole," by Tobin.
 Recitation—"Starlight," by Laite.
 Song—"Old Clothes Shop," by Hewitt.
 Recitation—"Saucy Sall," by E. Samson.
 Song—"A Little Bit of Cucumber," by W. Mitchell.
 Song—"Clayton Wiley," by H. Gravelle.
 Song—"The Boston Harbor," by H. Payne.
 Recitation—"The Spring Cleaning," by Chalk.
 Song—"I'm the Daddy of them All," by Chapman.
 Song—"Where the Black-eyed Susans Grow," by A. Steele.
 Song—"My Voyage to Nid," by T. Elliott.
 Chorus—"We'll Never Let the Old Flag Fall."
 "God Save the King."
 Well, the next morning we were still at Kitty's Brook, waiting for No. 1 to be put on the road. Suddenly there was a signal; everything was full of life, and the boys struck up the old tune "We're off to sea again." Everything went well until we reached the Gaff Topsails, when all of a sudden, "bump," "bump," and we were jammed. The next thing we heard some one shouting "all hands on the line"; then we thought we were at the icefields! Yes, it was quite realistic. When we looked through the window we could see nothing but the tops of a few trees rising out of the snow. At the same time one shouted, "gunners and dogs get ready!" Some one was turning the tops of the trees into a patch of old seals, and it was only when some one shouted that the snow plow was gone, that we realized we were snow-bound at the Gaff Topsails. So the next thing was to search for the plow. After a little while we found it still

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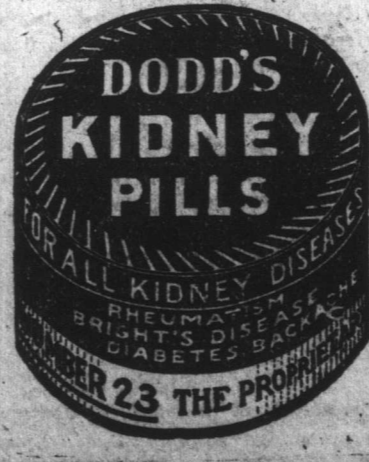
WITHOUT SUBSTITUTE

Against Tobacco.

Notice has been given that the W. C. T. U. will inaugurate a campaign against tobacco, especially in the form of cigarettes. The threat is issued by Mrs. Emma E. Boole, Vice-President of the National W. C. T. U., and President of the New York State branch of that organization in the United States. "Such a movement was to be expected," says the Montreal Gazette, "for the women politicians of the W. C. T. U. have long been antagonistic to the cigarette, and the promise of Prohibition removes their chief object of attack. So the smoker may look for insult and words as well as for votes. Spineless politicians seeking votes will also be found espousing the cause in various centres, and here and there a professed and professional reformer will make pro-

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