

# THE OLD BANK OF NEW BRUNSWICK PASSES OUT TODAY

Time Honored Local Institution Ceases to Exist.

BECOMES PORTION OF BANK OF NOVA SCOTIA

Established in 1820, it Has had Long and Successful Career—Much Regret at its Passing.

MR. C. H. EASSON.

## THE PRESIDENTS OF THE BANK OF NEW BRUNSWICK.

Elected.  
John Robinson . . . June 12, 1820  
Henry Gilbert . . . May 8, 1829  
Solomon Nichols . . . May 8, 1832  
Robert F. Hazen . . . Jan. 29, 1838  
Thomas Leavitt . . . May 7, 1839  
Thomas E. Millidge . . . Oct. 28, 1850  
James D. Lewis . . . March 4, 1855  
James Manchester March 1900

## Managers of Bank.

Appointed.  
Geo. A. Schofield . . . May, 1884  
William E. Stavert . . . Dec., 1900  
Robert B. Kessen . . . Dec., 1906

## Cashiers of Bank.

Appointed.  
H. H. Carmichael . . . 1829  
Zalmon Wheeler . . . 1829  
Richard Whitelaw . . . 1837  
Thos. A. Sancton . . . 1858  
William Gilman . . . 1862  
Joshua Clawson . . . 1890

Today the Bank of Nova Scotia will formally take over the business of the Bank of New Brunswick, and the old institution, which for nearly a century has played an important part in the business life of the city and province will pass into the night of history.

While there is no doubt that the Bank of Nova Scotia will give the best possible service to the business interests of St. John, the passing of the historic old bank which has had its home on Prince William street for many years will be regretted by the business community, if only for the sentimental reason that no community likes to see one of its local institutions removed because of its age and its good service, lose its historic name and habitation.

Seven years less than a century the Bank of New Brunswick has been in existence; it has grown with the growth of the city and the province. It has always had a good business, and it enjoys a record any financial institution might be proud to own. Only once during its long career has it even temporarily failed to meet its full obligations, and then it only suspended payment of special accounts for a short time, and at a time when great financial stringency prevailed all over the United States and Canada.

## Conservatively Managed.

The management of the bank has always been conservative. In fact its critics say that it has been too conservative, and did not take advantage of its opportunities of expansion as it might have done. Enjoying an excellent business in St. John and vicinity, it was slow to adopt the policy of opening branches; its managers believing that branches were more likely to be a source of weakness than strength.

Although its commanding position might have enabled it to capture the banking business of the Maritime Provinces, it did not realize its opportunity in time, and the younger banks, notably the Bank of Nova Scotia, had established branches at many of the principal points before the local institution embarked upon the policy of establishing them.

## A Scientific Discovery.

Relation of Disease to Microbe Life—Its Application in Treatment of Catarrh.

It is now an established fact that microbe life is the cause of throat and nasal catarrh, and to cure the disease the microbes must be killed. Many remedies have been tried—snuffs, washes, and ointments; but they have all proved ineffectual because they do not reach the affected parts.

Late scientific investigation has produced a specific for all diseases of the nasal and respiratory organs caused by germ life.

This pleasant remedy called "Catarrhose" recalls more than anything else the rich balsamic scents of the pine woods so eagerly sought by invalids in the Adirondacks. When breathed through the inhaler it vaporizes very rapidly and reaches all the affected parts, destroying the microbe life that causes diseases such as Catarrh, Asthma, and Bronchitis.

Catarrhose acts energetically as a stimulant to the mucous tissues of the throat, nasal passages, and bronchial tubes, thus relieving congestion and quickly restoring to a healthy condition every part affected by Catarrh.

For speakers and singers and persons troubled with an irritable throat, bronchitis, asthma, catarrh, or grippa, Catarrhose is of inestimable value.

The inhaler can be carried in your pocket and may be used at any time or in any place. Catarrhose is a guaranteed cure and never fails to permanently cure the most chronic cases. Price \$1.00 at all drug stores, or direct by mail to any address by the Catarrhose Co., Buffalo, N. Y., and Kingston, Canada.

An Advantageous Merger.

When the Bank of Nova Scotia with its larger capital and numerous branches came to the Bank of New Brunswick with a proposition to take over its business, the directors of the latter, confronted with the need of getting more capital in order to compete with the larger institutions, accepted an offer very advantageous to their shareholders.

The amalgamation will give the Bank of Nova Scotia a paid up capital of \$5,866,666, and a reserve of \$9,583,916. A statement of the position of the two banks will be of interest:

Bank of Bank of Nova Scotia	Bank of New Brunswick
Paid-up capital, \$4,866,666	\$1,000,000
Reserve, 7,783,916	1,790,000
Deposits, 48,066,852	3,375,460
Total liabilities, 53,750,574	6,965,460
Call loans, 10,733,298	1,213,764
Current loans, 35,813,215	8,381,258

Total assets, \$66,454,341 \$12,692,642

Under the terms of the merger, the Bank of Nova Scotia guarantees to provide employment for all the officers and employees of the Bank of New Brunswick, and to place them on its pension list. It is understood that C. H. Easson, who has been the general manager of the Bank of New Brunswick, will act as general superintendent of the Bank of Nova Scotia in the Maritime Provinces for some months, and will later go to London to take charge of a branch to be opened in the English metropolis. Arthur McDonald, the local manager, will remain in the service until A. G. Wallace of the Bank of Nova Scotia, becomes fully acquainted with the business here and will then probably retire.

Most of the officers of the head office of the Bank of New Brunswick will be removed to the head office of the Bank of Nova Scotia in Toronto. While the disposition of the branches have not yet been fully decided upon, it is said that the Charlotte street branch of the Bank of Nova Scotia will be transferred to the Charlotte street branch of the Bank of New Brunswick under the management of D. V. Harper and E. S. Crawford. The present manager of this branch, will be given a post elsewhere. W. McIntyre will remain here as accountant of the joint banks, with Mr. Crawford of the Bank of Nova Scotia as assistant.

Many of the prominent business men of the city began their careers in the old Bank of New Brunswick, among them being H. B. Schofield, city commissioner; Charles McDonald, manager of the St. John Iron Works, and Walter E. Foster, manager for Vassie and Co.

## Organized in 1820.

The Bank of New Brunswick was organized in 1820, a charter being granted by Act of Assembly to the following: Hon. John Robinson, Hon. William Black, Hon. Samuel Denny Street, Henry Wright, Hugh Johnston, Thomas Millidge, Nehemiah Merritt, Ward Chipman, Jr., Zalmon Wheeler, Robert Pagan, Peter Fraser, Henry Peters, John Campbell, Chas. J. Peters, Henry Smith, Henry Needham, Thomas Wyer, Christopher Scott, Elijah Miles and Wm. Botsford.

By June 12, 1820, three hundred shares of the capital stock of the bank had been subscribed and on that date a general meeting of the shareholders was held in God's Coffee Room, for the purpose of making, ordering and establishing by-laws, ordinances and regulations for the good management of the corporation.

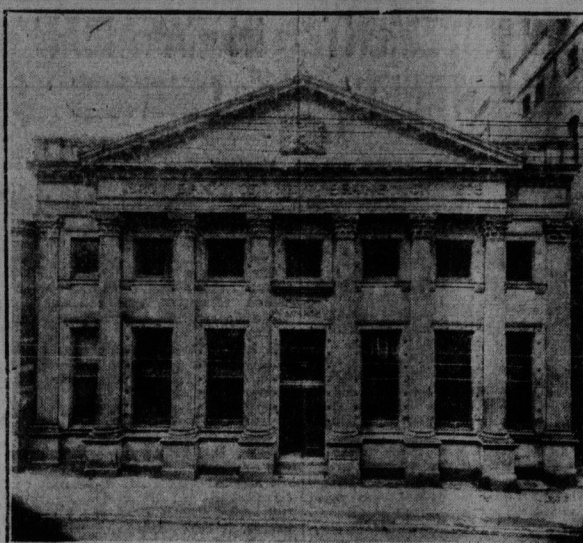
## The First Directorate.

At the meeting thirteen directors were appointed as follows: Hon. John Robinson, Henry Gilbert, Nehemiah Merritt, William Black, Hugh Johnston, Jr., Robert W. Crookshank, Robert Parker, Jr., Ezekiel Barlow, Thos. Millidge, Ward Chipman, Jr., Zalmon Wheeler, Stephen Wiggin, Hugh Johnston, Jr., Hon. John Robinson was elected president.

The bank did a fair business from the start and met a decided want in the business life of the community. But St. John was evidently enjoying an era of commercial expansion at that time and in 1822 a complaint arose that the bank was not increasing its note issue fast enough, and that the circulating medium available was not sufficient for the needs of the business community.

In that year a number of business men started a movement to organize another banking institution, but when they applied to the Provincial Assembly for a charter, strong opposition was offered by the Bank of New Brunswick. Its directors forwarded a petition to the Assembly setting forth their "strong conviction that much public evil would arise from the competition of two banking establishments in St. John" and at the same time they advertised to the desire which had been very generally expressed for a further amount of banking capital, and set forth the claim that the prosperity of the Bank of New Brunswick made it expedient to meet the demand for increased capital by augmenting the capital stock of their institution.

The Assembly refused to grant the new company a charter. So it applied to the Imperial Government for a charter, and after some delay obtained one under the title of the Commercial Bank.



THE BANK OF NEW BRUNSWICK.

## Commercial Bank Opened.

The Commercial Bank opened an office on the site of the present City Hall, and continued in business for about 35 years when it failed. In the years immediately following 1832, the Bank of New Brunswick made several applications to the Provincial Assembly for authority to increase its capital, but its application was vigorously opposed by the new Commercial Bank, and it was not until 1836 that such authority was obtained.

The City Bank Started.

In 1836 another banking institution, known as the City Bank was organized, the first stockholders' meeting being held in the Masonic Hall on April 19th of that year.

The first directors of the City Bank were—John Y. Thurgar, J. L. Bedell, Jas. Hendricks, Jas. T. Hanford, Chas. C. Stewart, Chas. Hazen, Hugh McKay, Thos. Merritt, John Robertson, E. W. D. Ratcliff, John Walker, Wm. Wright.

This institution erected a bank building on Princess street. At the beginning of the year 1839 a movement was started to effect an amalgamation of the Bank of New Brunswick, the City Bank and the Commercial Bank. Several conferences were held between representatives of the banks, but the proposition of the Commercial Bank did not meet with approval and it dropped out of the negotiations.

## A Merger in 1839.

The Bank of New Brunswick offered to take over the assets and business of the City Bank, granting the shareholders stock certificates for the par value of \$50,000; and this offer was accepted at a special meeting of the shareholders of the City Bank on May 3, 1839.

In April, 1837 the shareholders of the Bank of New Brunswick, having secured the necessary authority voted to increase the capital stock to the extent of \$250,000, but at a special meeting in June the order to sell the additional stock was cancelled, owing to the pressure on the money market, and the bank had been obliged to suspend special payments for a time.

After the merger with the City Bank, the number of directors of the Bank of New Brunswick was reduced from 13 to 9, and the annual stipend of the president, which had previously been £100 and £150 a year was raised to £250.

## A Period of Depression.

In 1842, however, the president's salary, owing to the depressed state of business in the city, was again placed at £150. The salaries of the other officers were also reduced. In 1842 the business outlook was even more depressing, for the shareholders reduced the president's salary to £100.

In the years following the bank had an eventful history and about all the shareholders at their annual meetings did was to elect directors and vote the president a salary that gradually crept up to £200 and continued at that figure for a long time.

In 1853 the bank found that it needed more capital to accommodate the growing business of the city; authority was sought to increase the capital stock to an amount not exceeding £100,000, and in May of 1855 the directors were authorized to increase the stock as they might think proper to the extent of £250,000.

James D. Lewis became president of the bank in 1858, and on his first board of directors were I. L. Bedell, Wm. Wright, Thomas W. Daniel, Edward Sears, H. DeVoe, F. A. Wiggin, T. B. Millidge and Benj. Smith. The president's salary was then £300 a year, but the increasing business of the institution made great demands on his time and in 1860 his salary was raised to £400, and in 1863 to £500.

## Becoming Prosperous.

In 1865 the bank abandoned the English system of reckoning money and in the following year the president was voted a salary of \$5,400.

In 1867 the bank had a reserve of \$200,000, and the directors were requested to increase the dividend and bonus to 12 per cent. per annum.

In 1869 the bank's capital consisted of £150,000, divided into 3,000 shares of £50 each, and a rest of over \$300,000. In that year the bank secured permission to increase its capital to \$800,000 and to divide its stock into shares of \$100 each.

## The Present Bank Erected.

In 1869 arrangements were made for the purchase of ground and the erection of the present banking house on Prince William street, but it was some time before the structure was completed.

In 1872 the capital stock was increased to \$1,000,000.

In 1884 President Lewis, who had been acting as manager for 28 years, asked to be relieved of his responsibilities.

Some Incidents Connected With Its Early History

EMPLOYEES WILL NOW CHANGE POSITIONS

Mr. C. H. Easson to be Maritime Superintendent for Time and will Later go to London.

At the annual meeting in 1906 a further sum of \$5,000 was appropriated to the credit of the pension fund out of the bank's resources; in 1907 another grant of \$5,000 was made by the shareholders to the pension fund; and at the annual meeting in January 20, 1908 a resolution was unanimously adopted authorizing the directors to appropriate each year, from the profits of the bank, such amount as they shall consider desirable for the benefit of the officers' pension fund. Ever since the directors had made substantial grants to the pension fund and some of the old retired officers of the institution are now receiving pensions therefore, and enjoying a contented old age in the assurance that they will be provided for to the end.

The present officers are: C. N. Easson, general manager; A. McDonald, local manager; F. K. Brown, chief accountant.

The branch managers are as follows: Fairville—S. M. Beatey. Haymarket Square—T. G. Marquis. Market Branch—D. W. Harper. North End—H. L. Hee. West End—R. Dole.

Mr. Manchester as President.

When President Lewis died in 1900, the Board of Directors was composed of James Manchester, C. F. Woodman, Robert Thomson, J. M. Robinson and W. W. White, M. D. During his first year of office President James Manchester had associated with him on the board of directors, J. Morris Robinson, Walter W. White, P. P. Starr, Geo. West Jones, and Chas. P. Baker.

In 1905 the capital stock was again increased to \$1,000,000 and a renewed effort was made to provide for an enlargement of its business by opening branch offices. But the manager, Mr. Schofield, had not viewed with favor the policy of opening branches, and the bank by retiring half its capital had apparently lost an opportunity which the Bank of Nova Scotia and others had not neglected.

Pension Fund Started.

At the annual meeting of the shareholders in January 16, 1905, it was resolved that the directors of the bank be authorized to establish a pension fund for the officers and employees of the bank and their families, and to contribute thereto out of the funds of the bank.

At this critical time you want a medicine you can depend upon to cure the cold and protect the lungs. Dr. Chase's Syrup of Linseed and Turpentine has proven its value by many years of unqualified success. When you use it you do not feel that you are experimenting, but rather that you are doing all that can be done to cure the disease and prevent serious results.

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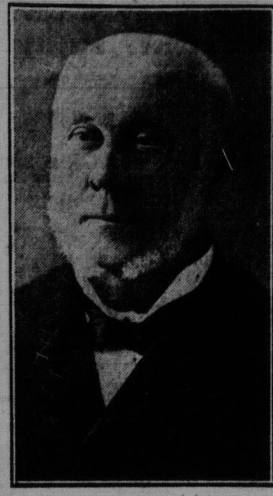
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MR. JAMES MANCHESTER.

Hillsborough, G. H. Bain, Moncton, A. J. Macquarie, Norton, W. J. Davis, Pettitodine, J. A. Morris, Riverside, Albert County, Jas. Bryden.

St. Stephen, J. A. Young, Sussex, Geo. C. Roy, Macadam, F. H. Estabrooks.

Among those employed by the bank in St. John are: A. N. McLean, head office department; R. H. Gibson, head office department; W. Macintyre, accountant St. John office; E. C. Prime, assistant accountant St. John office; H. Wilson, G. L. Black, H. M. Shaw, W. B. Shaw, F. F. May, K. L. Golding, R. J. Smith, J. M. Humphrey, A. D. Duncan, C. L. Dunlop, E. H. Fitzgerald, K. F. Gault, V. C. Wright, P. G. Taylor, C. N. Wilson, W. H. Haworth, A. E. Gill, A. S. Pettison, T. Evans, M. E. Strong, R. D. Leavitt, R. S. Lahey, H. E. Burns, E. I. Sutcliffe, H. W. Heans, A. MacDonald, J. E. McCormack, H. W. Peacock, J. T. Vincent, J. F. Palfrey, W. G. Weisford, A. M. Gregg, T. J. McDonald, H. G. Cawley, W. C. Crawford, K. F. Clark, J. W. Knight, G. C. Bourne, W. A. Miller, F. G. Finley, H. R. Nobles, R. H. Patterson, S. W. McLennan.

An Attempt to Rob It.

The bank's career has been rather uneventful. But over sixty years ago an attempt was made to rob it, and the adventure of the daring burglar was later the theme of an interesting and amusing article by W. K. Reynolds in the New Brunswick Magazine.

On a dark night a party of young men, consisting of James Reynolds, Robert Nisbet, William Hutchinson, Thomas Sandall, George Ford and John Murphy, chanced to stroll in the vicinity of the bank when they found one of the night watchmen going earnestly at the building. The watchman said he heard a man shouting for help. After listening a while the party heard a voice repeating as near as they could make out: "I am in the vault. Let me out." Although the

watchman and party were satisfied that the shouts came from the bank they went to supper—it was then about 9 o'clock—and returned at 11 to pursue their investigation into the mystery.

They concluded that the voice came from the chimney, and New Carmichael, an active young sailor, who had joined the party, mounted the roof and soon shouted:

"Yes boys, he's there."

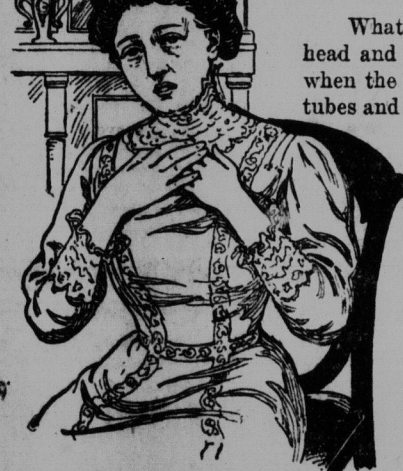
An Interesting Story.

McRae, the caretaker of the bank, lived on Queen street and when the young men roused him, he refused to open the bank, believing that the boys were up to some prank. Thomas Leavitt, the president, was then awakened at his home on Orange street, and it took a good deal of argument and much time to convince him that there was not some joke in progress. But really, Leavitt went down and opened the bank, believing that the man was stuck fast in the chimney, and after some consideration of the matter a breach was made in the side of it. The poor wretch, says Mr. Reynolds, was in great danger from the pieces of brick struck off by the hammer, and by the time they got a hole big enough to clear the debris from his head and shoulders, he seemed nearly dead, and a glass of brandy was handed into him.

It was four or five o'clock in the morning before they got the fellow out and brushed the soot from him. He was a stranger to the city; a stout man of the name of John Slater. He was put in jail, but managed to break out and make good his escape.

The bank officials lost no time in putting iron bars in the chimney in order to prevent a repetition of such an experiment.

## When the Cold Tightens in the Chest



Whatever chances you may take with cold in the head and sore throat, you cannot but feel alarmed when the cold grips the chest, enters the bronchial tubes and threatens the lungs.

At this critical time you want a medicine you can depend upon to cure the cold and protect the lungs. Dr. Chase's Syrup of Linseed and Turpentine has proven its value by many years of unqualified success. When you use it you do not feel that you are experimenting, but rather that you are doing all that can be done to cure the disease and prevent serious results.

This medicine is particularly well known as an effective treatment for chest colds and bronchitis. It not merely clears the choked-up