real, not 2,740 vessels, but 12,416. And talking of sixteen to one, the natural reminder is that when a man is tempted to tell a specious story he should remember that while speech is silvern, silence is golden.

\* \* \*

# ART IN CANADA. (Stratford Herald.).

T HE celebrated Mendelssohn Choir of Toronto, which, under the able direction of Dr. Vogt ends a three-concert engagement in Chicago to-night, is again covering itself with glory in an American city. It has been said that Canada has produced no great artists has been said that Canada has produced no great artists, no great poets, no great singers, but, while we have not yet produced poets who rank with Burns, or Keats or Longfellow, still, our critics must admit that we are making substantial progress. Wilfrid Campbell's poems are not bad, neither are Dr. Drummond's. gress. Wilfrid Campbell's poems are not bad, neither are Dr. Drummond's. Each touch a chord in our hearts that responds to the lines of these two Canadian poets, while so far as song goes, Albani has proved herself the equal, if not the superior, of any great singer of the present day. Having for our guidance the statement of those qualified to express an opinion, the Mendelssohn Choir is the greatest choral organisation on the continent. Taken all in all it would appear that Canadians are making substantial progress in the finer arts as well as along the lines of commercialism. mercialism.

# OUR GLORIOUS SELVES. (St. John Telegraph.)

(St. John Telegraph.)

THE colonies are self-governing portions of the Empire, making their own laws and making whatever use they see fit of their own revenues. They do not desire the disintegration of the Empire; on the contrary one and all of them would fight tomorrow to preserve its integrity. They love peace with honour and will strive diligently to preserve it unbroken. They seek to oppress no foreign nation; but they have interests in every sea and in every ocean and, since this is a day of preparation for war in time of peace, the members of the British family will presently take counsel together looking to their common security. The measures they will adopt will be adequate. These need give disquiet to no friend of peace, but they will, nevertheless, be well calculated to restrain any nation which may cherish designs inimical to the welfare of the strain any nation which may cherish designs inimical to the welfare of the king's subjects in either hemisphere.

\* \* \*

MOTOR CARS AND ROADS.

(Kingston Standard.)

WHEN the residents of the rural districts of Canada realise, as the residents of the rural districts of the United States realise, that automobiles make for good roads, we shall hear a great deal less talk of endeavouring to legislate against automobiles per se. Let us get at the root of the evil by legislating against foolhardy drivers but by no means less. foolhardy drivers but by no means let us take any step that will prevent progress and advancement.

# ENLARGE THE "POSTAGE STAMP." (Manitoba Free Press.)

THERE is no public opinion in Manitoba that seriously regards that proposed enlargement of the province, which will give us two seaports and the business supremacy of the West for all time, as an "outterritory north of Ontario, between that province and Hudson Bay, it would be a fine thing, though as a from this province, and much more from this province, and much more accessible from Ontario, and, therefore, more easily to be developed from Ontario.



# THE BANK OF BRITISH NORTH AMERICA

BALANCE SHEET, 31st DECEMBER, 1908

Dr.       To Capital	By Cash hand By Cash at By Inves Consols £3 National
To Liability under guarantee in respect of which no claim is anticipated\$ 200,000.00	Dominion 95 Other Inve By Bills Accounts By Bank Branches By Deposi Act of P Circulati  NOTE— Dawson is figures of The balan that Branc pense Acc accounts.
To Do. \$\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	
To Profit and Loss Account—  Balance brought forward from 80th June, 1908	
Net profit for the half-year ending this date, after deducting all current charges, and providing for bad and doubtful	
debts	
Deduct	
Balance available for April dividend and Bonus 268,929.14	
\$45,445.496.40	

of Canada Bonds  $\pm 195,000$  at 901,550.00 estments  $\pm 477,741.79$ 2 822 209.78 Receivable, Loans on Security, and other 28,848,471.96

Premises, etc., in London, and at the 852 629 64 852 629.64 with Dominion Government required by rliament for Security of General Bank Note 176 885 00

The latest monthly Return received from is that of the 30th November, 1908, and the that Return are introduced into this Account nee of the transactions for December between the and the other Branches remains in a suscount, pending the receipt of the December

\$45,445,496 40

We have examined the above Balance Sheet with the Books in London, and the Certified Returns from the Branches, and we find it t present a true statement of the Bank's affairs as shown by the books and returns.

London, 22nd February, 1909.

GEORGE SNEATH, NICHOLAS E. WATERHOUSE, Auditors.

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



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