

Report of the Directors OF The Bank of British North America To the Proprietors

The court of directors submits the accompanying Balance Sheet to the 30th June last.

The profits for the Half-year, including \$116,870 54 brought forward from last account, amount to \$329,118 86, out of which the Directors have now to report the declaration of an Interim Dividend of 30s per Share, payable, free of Income Tax, on the 1st of October next, being at the rate of 6 per cent per annum, leaving a balance of \$171,980 11 to be carried forward.

The Dividend Warrants will be remitted to the Proprietors on the 30th September next.

The sum of \$16,586 80 has been set aside out of the Profits of the Half-year to meet the depreciation in the Bank's investment in Dominion of Canada Bonds, which will hereafter stand in the Books at 95.

The following appropriations from the Profit and Loss Account have been made for the benefit of the Staff, viz:

To the Officers' Widows' and Orphans' Fund \$2,500 00
To the Officers' Pension Fund 8,638 75
Since the close of the half-year a Sub-Branch has been opened at St. John's Gate in Upper Town, Quebec.
London, 1st September, 1908.

THE BANK OF BRITISH NORTH AMERICA

Dr. Balance Sheet, 30th June, 1908.

To Capital	\$ 4,866,666 66
20,000 Shares of £50 each fully paid.	
To Reserve Fund	2,326,000 00
To Deposits and Current Accounts	22,500,791 65
To Notes in Circulation	2,926,749 47
To Bills Payable and other Liabilities, including Provision for Contingencies	9,841,247 92
To Rebate Account	101,514 33
To Liabilities on Indorsements	408,448 45
To Liability under guarantee in respect of which no Claim is anticipated	200,000 00
To Do. Do.	300,000 00
To Profit and Loss Account—	
Balance brought forward from 31st December, 1907 ..	311,537 20
Dividend paid April, 1908	146,000 00
Bonus paid April, 1908	48,666 66
	194,666 66

Net profit for the half-year ending this date, after deducting all current charges and providing for bad and doubtful debts

Doeduct—
Transferred to Officers' Widows' and Orphans' Fund

Transferred to Officers' Pension Fund

Balance available for October Dividend

Cr. By Cash and Specie at Bankers' and in hand

By Cash at Call and Short Notice

By Investments—
Consols £203,000 @ 83

National War Loan, £500,000 @ 90

Dominion of Canada Bonds, £180,000 @ 95

Other Investments

By Bills Receivable, Loans on Security, and other Accounts

By Bank Premises, etc., in London, and at the Branches

By Deposit with Dominion Government required by Act of Parliament for security of general Bank Note Circulation

NOTE—The latest monthly Return received from Dawson is that of the 30th May, 1908, and the figures of that Return are introduced into this Account. The balance of the transactions for June with that Branch has been carried to a suspense Account, pending the receipt of the June accounts.

We have examined the above Balance Sheet with the Books in London, and the Certified Returns from the Branches, and find it to present a true statement of the Bank's affairs as shown by the books and returns.

GEORGE SNEATH, Of the Firm of
NICHOLAS E. WATERHOUSE, Price, Waterhouse & Co.,
Auditors. Chartered Accountants.
London, 21st August, 1908.

A NOVEL SLANDER CASE

Young Woman Gets Damages From a Toronto Gentleman.

Toronto, Sept. 30. — A verdict was given in a slander case at the jury assize court this morning under somewhat novel circumstances. It was in the case of Miss Jennie Flude, who sued for \$5,000 damages from Philip Jamieson for alleged slanderous remarks made to her while she was getting off a street car, and in the presence of a considerable number of people. The case went to the jury yesterday afternoon, and after long deliberation they failed to agree and were discharged. Then someone realized that as the case was a civil one an unanimous verdict was not required, and that the opinion of ten jurymen could have settled it. Both Mr. Justice Magee and the prosecuting lawyer had overlooked this in their address and charge to the jury. The foreman was questioned, and he declared that as the case was a civil one an unanimous verdict was not required, and that the opinion of ten jurymen could have settled it. Both Mr. Justice Magee and the prosecuting lawyer had overlooked this in their address and charge to the jury. The foreman was questioned, and he declared that as the case was a civil one an unanimous verdict was not required, and that the opinion of ten jurymen could have settled it. Both Mr. Justice Magee and the prosecuting lawyer had overlooked this in their address and charge to the jury.

JOKE WAS FATAL

Revolver Was Loaded, and R. Beamish Probably Fatally Shot.

Winnipeg, Sept. 30. — "Your money or your life," said J. Forester to R. Beamish as a joke shortly after midnight in Norwood Hotel, but there was a loaded chamber in what he supposed to be an empty revolver, and the bullet struck Beamish in the chest below the heart. The latter is expected to die. The men, with two companions, went over to Norwood from this city, taking a bottle with them.

DR. KOCH'S THEORY

Still Asserts That Bovine Tuberculosis Does Not Affect Humans.

Washington, Sept. 30. — That his declaration that the British congress on tuberculosis in London in 1901, that human beings may be infected by bovine tuberculosis bacilli, has undergone no modification, was emphasized by Dr. Robert Koch, the eminent authority, before the international congress on tuberculosis here today.

Dr. Koch stated that he still entertains the opinion then expressed, and which has been reinforced as the result of experiments conducted after making the statement which attracted so much attention in the scientific world.

While admitting that human beings may be infected by bovine tubercle bacilli, Dr. Koch said today that "up to date in no case of pulmonary tuberculosis in man has the tubercle bacilli of the bovine type been definitely demonstrated."

He still holds that pulmonary tuberculosis is produced by the tubercle bacilli of the human type exclusively, and declared that our regulations for combating tuberculosis must by all means be directed against that source of the disease.

Dr. Arlong, of France, in combating the views of Dr. Koch, declared himself a staunch adherent of the doctrine of the unity of the tubercle bacillus, and pointed out the necessity of taking precautions against the tuberculous virus, whatever may be its origin.

SMALLPOX AT TORONTO.

Toronto, Sept. 30. — Three more cases of smallpox were discovered in the city this morning, and the patients were promptly removed to the smallpox hospital. This makes four patients for that institution within the last 48 hours. All have the disease in a mild form.

Advertiser Correspondence

Water From the Forks.

To the Editor of The Advertiser:—
Your correspondent, CITIZEN, refers to a letter of mine regarding a high pressure pumping station to be located at the forks; and that the supply at that point would be unfit to fight fires or water streets, etc.

I would like to draw the attention of CITIZEN and your readers to the fact that a very expensive sewer system was established a few years ago, and to which further outlays have been contributed, that will approximate a total cost of \$250,000. The promoters of this plan most emphatically told us that with a slight exception all sewage would pass to the farm for treatment. This farm is some distance west of the city, hence there should be no filth now in the Thames, of which he speaks, within the city proper.

There are no other towns or villages on either branch near enough to cause the river to have an appearance to correspond with his statements.

If his statements are true, then the moneys of the citizens have been wasted on the sewer scheme, and we could have done without it, the same as Toronto and other cities. I frequently have crossed both bridges, abutting the forks, and have failed to notice anything that will confirm his statement.

I have pumped water in every province in the Dominion for fire and other purposes, tracing over a hundred Canadian cities, towns and villages. Thus I have had a fair experience of Canadian streams and other waters of supply, very few of which are better than our Thames. But CITIZEN must be considered, as all the water passing through the proposed pumping plant is freed from all solids, and will serve the fire and street requirements equally as well as Springbank, and for general commercial work better. Mr. Howe knows that, and he is a man who gets a large salary for what he knows. His report, as recently published in full, exclusively in The Advertiser, plainly shows our position and condition, and the most interesting point is this, that he does not ask for or suggest a system that there is any guesswork about, but costs only a fraction of those that have been voted down.

Regarding the so-called Titus scheme, I have not as yet seen a single line published, nor have I met any person who could tell what it will cost to install and what it will cost to maintain; hence, I am, as I think others are, quite in the dark. But we do know as a matter of history that Winnipeg and others having artesian systems have found to their sorrow that as fire-fighters they are utterly inadequate. And we also know that our present construction cannot be converted into a high pressure system.

This is a wholesale centre, and one of the greatest manufacturing cities in Canada, leading all other places in Canada in several lines, as instance the McClary concern. Hence we are, or should be, as much to the front as any competing place in regard to fire-fighting equipment and insurance rating. If we expect to remain an attraction for wholesalers and factories, we cannot afford to let our manufacturers suffer by having to pay a higher premium for insurance than their rivals in Toronto or elsewhere, and the same applies to the man in the wholesale group. Now, Toronto and other Canadian cities are getting high pressure systems. The Toronto system gets its supply from the bay. I have pumped thousands of gallons from the Thames and the bay, and I must say I have never seen any section of the Thames that would show filth, while the contrary was my experience in Toronto Bay. Practically all the sewage of 350,000 people empties into that bay, yet its people, its health, and the provincial board of health, have never said it is not good enough for the fires and the streets of that rapidly growing city.

What Toronto wants and is getting is an everlasting and inexhaustible supply, through a system that has no equal in the suppression of fire.

If a similar system occurs its supply at the forks here, then Toronto has no lead on London, either now or in the far-away future. Yours truly,
JOHN M. PARSONS.

AMERICAN TOLERANCE

Gibbons Says It Would Have Permitted Eucharistic Procession.

Queenstown, Sept. 30. — Cardinal Gibbons arrived here today from London. He will be the guest of the Bishop of Cloyne until tomorrow, when he will embark on the steamer Caronia for New York.

The cardinal was met on his arrival at the railroad station by the members of the city council and a number of other persons prominent in Queenstown, and presented with an address of welcome.

In the course of an interview, Cardinal Gibbons said he felt there would be no objection in the United States, such as had been raised in London, to the carrying of the sacred host through the streets. Common sense, he continued, should cause the repeal of the statute which prevented the procession as planned in England. Catholics would not be afraid to hold a procession of the blessed sacrament in New York, Boston, Philadelphia or Chicago.

With regard to the coming pre-arranged election in the United States, the cardinal said that it would be fought out with ballots, not bullets. The people would record their votes peaceably, and all would be reconciled after the fight, no matter who won. There was the great feature, he added, of American elections.

Cardinal Gibbons was entertained at a farewell dinner this evening by the Most Rev. Robert Browne, Bishop of the Diocese of Cloyne.

Seasickness Quickly Cured

"Mother's" quickly cures Sea and Train sickness. Harmless to the most delicate. Money refunded if not satisfactory. For sale at drug stores and first-class steamers, or Mother's Remedy Company, Limited, 217 State Street, Detroit. For sale and recommended in London by Dr. T. Strong & Co., 181 Dundas Street; C. McCallum & Co., Dundas and Richmond Streets, and E. L. Guillemot, 481 Richmond Street.

Grafton & Co.

Dundas and Carling Sts.

Specially Made Clothes

As long as you are asked no more for ready-for-service Clothes, which are made up carefully according to specific instructions, why buy the other sort which is made in vast quantities along stereotyped lines and lacking individuality and character?

Every Grafton garment is made in one of our three factories and made under the supervision of expert designers. The materials, which have been personally selected, are a guarantee to you that no chance is taken in wearing GRAFTON Clothes.

Each and every Grafton garment is made to our special orders: we mean that we not only dictate the styles and "fashion kind" of every garment, but the manner of making and finishing.

Such Clothing you must class by itself, for it hasn't a competitor other than the limited few highest-grade tailors.

Suits and Overcoats
\$7.50 to \$25.00

Headgear "Smartly Dressed" Men Will Wear



Hats to suit your individuality—smart hats for every taste—the fashions which will be worn by the elite of New York—at whatever price you care to pay.

The Karlton, \$2.00 The Omar, \$2.50
The Christy, \$2.50 The Stetson, \$4.00
Pan Tourist, \$1.50 to \$2.00

Grafton & Co. Ltd.

Dundas and Carling St. J. M. Hickey, Mgr.
3 Factories and 7 Stores in Canada

A QUELPH WEDDING.

Queilph, Sept. 30. — The marriage of Miss Mary Helena Sandlands, ward of Lieut.-Col. and Mrs. Higginbotham, and Mr. Henry Austin Chadwick, son of Judge Chadwick, of Queilph, and nephew of Mr. E. M. Chadwick, of Toronto, took place this afternoon at 4:30 o'clock in St. Andrew's Church. Rev. W. G. Wilson was the officiating clergyman.

A chartered accountant and practical teacher has charge of the book-keeping in the F. C. B. College evening classes. 70K

OCEAN STEAMSHIP TICKETS

WHITE STAR LINE.
New York—Queilph—Liverpool.
N. Y.—Plymouth—Cherbourg—S'hampton.
New York and Boston—Mediterranean.

Boston—Liverpool Direct.
E. DE LA HOOKE SOLE AGENT, AMERICAN LINE.

N. Y.—Plymouth—Cherbourg—S'hampton.
Philadelphia—Queilph—Liverpool.

ATLANTIC TRANSPORT LINE.
New York—London Direct.

DOMINION LINE.
Royal Mail Steamers.

Montreal—Queilph—Liverpool (Summer).
Portland—Liverpool Direct (Winter).

RED STAR LINE.
New York—London, via Dover—Antwerp.
E. DE LA HOOKE or W. FULTON, Agents.

GETS HIS M. A.

Kingston, Sept. 30. — A. Voaden, of St. Thomas, today obtained his M. A. degree at Queen's, and fourteen others secured their B. A. degree. All the results of the supplemental examinations are just announced.

The will of Bronson Howard, the playwright, leaves his collection of books and manuscripts to the American Dramatic Club. The residue of the estate goes to the widow.

The best of Ceylon is in her tea. Nowhere else do they grow to such perfection. The best of Ceylon's teas are in "Salada."

CANADIAN PACIFIC

HUNTERS' EXCURSIONS

RETURN TICKETS ON SALE AT SINGLE FARE

OCTOBER 6 TO NOVEMBER 3

to all stations, Mattawa to Port Arthur inclusive, and to best hunting points in Quebec and New Brunswick.

to all stations, Sudbury to the Soo, Havlock to Sharnot Lake, Coldwater to Sudbury, and on the Lindsay branch.

RETURN LIMIT DEC. 5, 1908.

Stop-overs Anywhere.
Ask for free copies of "Fishing and Shooting," "Sportsman's Map," and "Open Seasons for Game and Fish," at C. P. R. city ticket office, 181 Dundas Street, corner Richmond.

THE WILL OF BRONSON HOWARD.

The will of Bronson Howard, the playwright, leaves his collection of books and manuscripts to the American Dramatic Club. The residue of the estate goes to the widow.

The best of Ceylon is in her tea. Nowhere else do they grow to such perfection. The best of Ceylon's teas are in "Salada."

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GRAND TRUNK RAILWAY SYSTEM

Hunters' Excursions Return Tickets at Single Fare

OCT. 6 TO NOV. 3.

To points in Tanagum, Mattawa to Port Arthur, to Georgian Bay and Mackinaw division, Port Arthur, via N. N. Co., and to certain points in Quebec, New Brunswick, Nova Scotia and Newfoundland.

OCT. 22 TO NOV. 3.

Muskoka Lakes, Penatung, Lake of Bays, Midland, Magnetawan River, Lakefield, Madawaska to Depot Harbor, Argyle to Cobocook, Lindsay to Halliburton, Sharnot Lake, via K. and P. Railway, and points from Severn to North Bay inclusive.

Return limit on all tickets, Saturday, Dec. 5, 1908, or until close of navigation, if earlier, to points reached by steamers.

Full information from E. DE LA HOOKE, C. P. and T. A., corner Richmond and Dundas; M. RUSE, depot agent.

TRAVELERS' GUIDE

GRAND TRUNK RAILWAY. SARNIA TUNNEL TO SUSPENSION BRIDGE AND TORONTO.

Arrive from the east—*3:40 a.m., 10:56 a.m., *11:12 a.m., *11:23 a.m., *6:30 p.m., *8:00 p.m., 10:10 p.m.
Arrive from the west—*12:58 a.m., *3:35 a.m., *11:28 a.m., 1:10 p.m., *4:10 p.m., 6:25 p.m.
Depart for the east—*12:14 a.m., *3:40 a.m., 7:30 a.m., 9 a.m., *11:58 a.m., 2:05 p.m., *4:28 p.m., *6:53 p.m. (Eastern Flyer).
The trains leaving at 7:30 a.m. and 2:05 p.m. stop at all stations.
Depart for the west—*3:50 a.m., 7:40 a.m., *11:15 a.m., *11:55 a.m., 1:40 p.m., *8:18 p.m.
The 7:40 a.m. and the 1:40 p.m. trains stop at all stations.

LONDON AND WINDSOR.

Arrive—10:25 a.m., 4 p.m., *6:50 p.m. (Eastern Flyer), 11 p.m.
Depart—6:35 a.m., *11:27 a.m., 2:20 p.m., *8:10 p.m. (International Limited).

STRATFORD BRANCH.

Arrive—*3:25 a.m., 11:15 a.m., 1:33 p.m., 6:45 p.m., 11:25 p.m.
Depart—6:00 a.m., 10:26 a.m., 2:45 p.m., 4:55 p.m.

LONDON, HURON AND BRUCE.

Arrive—10:10 a.m., 6:10 p.m.
Depart—8:30 a.m., 4:50 p.m.
Trains marked thus * run daily. Those not so marked run daily except Sunday.

MICHIGAN CENTRAL RAILWAY.

Arrive—6:55 a.m., 11:10 a.m., 5:10 p.m., 9:50 p.m.
Depart—7:15 a.m., 2:20 p.m., 5:35 p.m., *10:25 p.m.

*Runs through to Waterford.

PERE MARQUETTE RAILWAY.

Depart—5:40 a.m., *7:10 a.m., 9:45 a.m., 2:30 p.m., *3:40 p.m., 9:45 p.m., 4:40 p.m., *9:20 p.m., 1:56 p.m., 4:40 p.m., *9:20 p.m.

*To and from Walkerville without change. Trains not "starred" to Port Stanley.

CANADIAN PACIFIC RAILWAY.

Arrive—From the east *11:30 a.m., 8 p.m., *10:52 p.m. From the west—*4:30 a.m., *8:20 a.m., *5:20 p.m.

Depart—For the east—*4:40 a.m., *8:28 a.m., *5:28 p.m. For the west—*11:38 a.m., *11:10 p.m., *11:00 p.m.

Trains marked thus * run daily. Those not so marked run daily except Sunday. *From Chatham only. **Runs only to Chatham.

WABASH

will sell during the months of September and October one-way second class colonist tickets at very low rates from all stations to

CALIFORNIA, ARIZONA, MEXICO, OREGON, IDAHO, MONTANA, WASHINGTON AND BRITISH COLUMBIA POINTS.

Tickets will be on sale via all direct routes, with stop-over privileges. See that your tickets read over the Wabash, the short and true route to the above points.

For full particulars call on your nearest Wabash agent, or address J. A. RICHARDSON, district passenger agent, No. 63 Yonge Street (Traders' Bank Building), Toronto and St. Thomas, Ont.

MOOSE

OPEN SEASON

New Brunswick

September 15 — November 30

Nova Scotia

October 1 — November 30

Quebec

September 1 — December 31

Write General Passenger Department.

INTERCOLONIAL RAILWAY

MONCTON, N. B.

Or Toronto ticket office, 51 King Street East, for free copies of

"MOOSE IN THE MICMAC COUNTRY."

"FISHING AND HUNTING."

C. P. Atlantic Lines to Europe.

F. B. Clarke Agent, Richmond St.

C. P. R.

Atlantic Steamers

To Liverpool. From

Oct. 2.....Empress of Britain.....

Oct. 10.....Lake Champlain.....

Oct. 16.....Empress of Ireland.....Oct. 2

Oct. 24.....Lake Erie.....Oct. 7

RATES: according to steamer selected, \$27.50 first class, up; \$42.50 second class, up; third class, \$27.50 and \$28.75. Write or call on nearest ticket agent for complete sailing list, including Christmas boats.

MICHIGAN CENTRAL

"The Niagara Falls Route."

The Fast and Direct Line to

NEW YORK and BOSTON

Through sleeping-car from St. Thomas. Dining-car service and buffet library smoking cars. Two hours faster time to New York, landing passengers in Grand Central Station in heart of city. The only line out of London having this big advantage.

Tickets, time-tables and full information at City Office, 418 Richmond Street.

Thomas Evans, C. P. A., S. H. Palmer, D. P. A., St. Thomas. O. W. Ruggles, G. P. A., Chicago.

A conference for the discussion of animal tuberculosis will meet in Urbana, Ill., Oct. 13 and 14.