

TO INVESTORS

THOSE WHO FROM TIME TO TIME,
HAVE FUNDS REQUIRING
INVESTMENT MAY
PURCHASE
AT PAR

DOMINION OF CANADA DEBENTURE STOCK

IN SUMS OF \$500, OR ANY
MULTIPLE THEREOF

Principal repayable 1st October, 1919.

Interest payable half-yearly, 1st April and 1st October by cheque (free of exchange at any chartered Bank in Canada) at the rate of five per cent. per annum from the date of purchase.

Holders of this stock will have the privilege of surrendering at par and accrued interest, as the equivalent of cash, in payment of any allotment made under any future war loan issued in Canada other than an issue of Treasury Bills or other like short date security.

Proceeds of this stock are for war purposes only.

A commission of one-quarter of one per cent. will be allowed to recognized bond and stock brokers on allotments made in respect of applications for this stock which bear their stamp.

For application forms apply to the Deputy Minister of Finance, Ottawa.

DEPARTMENT OF FINANCE, OTTAWA
OCTOBER 7th, 1916

THE CANADIAN BANK OF COMMERCE

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., President.
JOHN AIRD, General Manager. H. V. F. JONES, Ass't. General Manager.

CAPITAL, \$15,000,000 RESERVE FUND, \$13,500,000

SAVINGS BANK ACCOUNTS

Interest at the current rate is allowed on all deposits of \$1.00 and upwards. Careful attention is given to every account. Small accounts are welcomed. Accounts may be opened and operated by mail.

Accounts may be opened in the names of two or more persons, withdrawals to be made by any one of them or by the survivor.

CANADIAN PACIFIC

FLORIDA Via DETROIT
and CINCINNATI

WHY NOT FLORIDA FOR YOUR WINTER TOUR?

THE ATTRACTIONS ARE UNSURPASSED.

Beautiful Palm Trees—Warm Sea Bathing—Orange and Banana Groves—Golf—Tarpon Fishing—Luxurious Hotels for all Pockets.

TWO NIGHTS ONLY FROM TORONTO.

WINTER TOURIST TICKETS NOW ON SALE.

Fast train 4.00 p.m. daily from Toronto, via

CANADIAN PACIFIC

MAKING DIRECT CONNECTIONS AT DETROIT.

Particulars from Canadian Pacific Ticket Agents, or write W. B. Howard, District Passenger Agent, Toronto.

45th ANNUAL STATEMENT

For the Year Ending November 30th, 1916

Bank of Hamilton

As submitted to the Shareholders at the Annual Meeting held at the Head Office of the Bank at Hamilton, on Monday, January 15th, 1917.

BOARD OF DIRECTORS

SIR JOHN HENDRIE, K.C.M.G., President
CYRUS A. BIRGE, Vice-President
C. C. DALTON ROBT. HOBSON W. E. PHIN
I. PITBLADO, K.C. J. TURNBULL W. A. WOOD

J. P. BELL, General Manager

PROFIT AND LOSS ACCOUNT

Balance at Credit of Profit and Loss Account, 30th Nov., 1915.	\$ 175,821.53
Profits for the year ending 30th November, 1916, after deducting charges of management, interest accrued on deposits, rebate on current discounts, and making provision for bad and doubtful debts.	442,525.69
	618,347.22
Appropriated as follows:	
Four quarterly dividends, in all 12%.	\$360,000.00
Pension Fund, Annual Assessment.	\$ 8,790.65
Special Contribution.	10,000.00
	18,790.65
War Tax on Bank Note Circulation.	30,000.00
	488,790.65
Balance of Profits carried forward.	\$209,556.57

GENERAL STATEMENT

LIABILITIES

To the Public:	
Notes of the Bank in Circulation.	\$ 4,409,351.00
Deposits not bearing interest.	\$10,927,818.79
Deposits bearing interest, including interest accrued to date of Statement.	34,470,355.27
	45,398,174.06
Balances due to other Banks in Canada.	31,799.58
Balances due to Banks and Banking Correspondents elsewhere than in Canada and the United Kingdom.	604,135.42
Acceptances under Letters of Credit.	119,730.83
	\$50,563,190.89
To the Shareholders:	
Capital Stock paid in.	\$ 3,000,000.00
Reserve Fund.	\$3,300,000.00
Balance of Profits carried forward.	209,556.57
	\$3,509,556.57
Dividend No. 110, payable 1st December, 1916.	90,000.00
Former Dividends unclaimed.	597.00
	3,600,153.57
	\$57,163,344.46

ASSETS

Current Coin.	\$ 860,142.93
Dominion Government Notes.	4,462,261.00
	\$ 5,322,403.93
Deposit in the Central Gold Reserves.	1,500,000.00
Deposit with the Minister of Finance for the purposes of the Circulation Fund.	157,000.00
Notes of other Banks.	437,655.00
Cheques on other Banks.	2,337,085.36
Balances due by other Banks in Canada.	119,399.63
Balances due by Banks and Banking Correspondents elsewhere than in Canada.	439,409.74
	\$10,312,953.66
Dominion and Provincial Government Securities, not exceeding market value.	569,458.46
Canadian Municipal Securities, and British, Foreign, and Colonial Public Securities, other than Canadian.	6,635,336.88
Railway and other Bonds, Debentures and Stocks, not exceeding market value.	641,982.10
Call and Short loans (not exceeding thirty days) in Canada, on Bonds, Debentures and Stocks.	3,844,635.08
	\$22,004,366.18
Other Current Loans and Discounts in Canada (less rebate of interest).	31,995,961.60
Real Estate other than Bank Premises.	485,605.86
Overdue Debts, estimated loss provided for.	178,194.68
Bank Premises, at not more than cost, less amounts written off.	2,042,595.55
Other Assets not included in the foregoing.	336,889.76
Liabilities of Customers under Letters of Credit as per contra.	119,730.83
	\$57,163,344.46

JOHN S. HENDRIE, President

J. P. BELL, General Manager

AUDITORS' REPORT

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

We have examined the above Balance Sheet with the books and vouchers at Head Office and with the certified returns from the Branches, and we have obtained all the information and explanations we have required, and in our opinion the transactions which have come under our notice have been within the powers of the Bank.

We have checked the cash and verified the securities of the Bank at the Chief Office and at several of the principal Branches during the current year, as well as on November 30th, 1916, and have found that they agreed with the entries in the books of the Bank with regard thereto.

In our opinion the Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Bank's affairs according to the best of our information and the explanations given us, and as shown by the books of the Bank.

C. S. SCOTT, } Auditors
E. S. READ, }
Chartered Accountants.

Hamilton, 18th December, 1916.