

ANNUAL REPORT

The Bank of Nova Scotia tal Pale-Up, \$6,500,000 Reserve Fund, \$12,000,000

PROFIT AND LOSS 31st, 1914.....\$201,057 84 by year, losses/by bad debts estimated and 1,220,057 15 \$1,421,114 99 vidends for year # 14%. \$910.000 co

is Tax on Circulation to December 31st, 1915, 65,000 co

lance carried forward December 31st, 1915, 596,114 99

RESERVE FUND

lance December 31st, 1914 \$12,000,000 co

\$12,000,000 00

lance December 31st, 1914. \$12,000,000 00 lance forward December 31st, 1915. \$12,000,000 00 GENERAL STATEMENT AS AT DECEMBER 31st, 1915

Balance of Profits, as per Profit and Less

Account. 396, 114 99.

Dividends declared and unpaid 228,602 50

\$19,124,717 49 Notes of the Bank in circulation 7.154,415 28 Deposits not bearing interest. \$18,164,057 41

Deposits bearing interest, including interest accrued to date. \$8,644,110 47 76,808,167 88

Balances due to other Banks in Canada. \$3,962,5°3 16

Balances due to other Banks in Canada. \$39,625 44

Balances due to Banks and Banking Correspondents in the United Kingdom. 70,804 63

Balances due to Banks and Banking Correspondents elsewhere than in Canada and the United Kingdom. \$11,331 71

84.0° :375 94

\$104,244,467 63 ASSETS Current Coin. \$5,212,598 21
Dominion Notes. \$2,212,598 21
Dominion Notes. \$2,212,598 21
Notes of other Banks. \$87,810.93
Refences due by Banks and Binking Correspondents in the United Lingdom, and steeling vectorised the banks and Fanking Correspondents in classification of the United Lingdom, and fanking Correspondents in the United Lingdom, and fanking Correspondents in classification of the United Kingdom. 2,936,554 87

Deposit in the Central Gold Reserves 27,58,395,09
Dominion and Provincial Government securities, not exceeding market value 1,750,000 00
Canadian municipal securities and British, Foreign and Colonial public securities other than Canadian, not exceeding market value 37,447,537 20
Railway and other bonds, debentures and stocks, not exceeding market value 4,507,958 63 ada secured by grain and other

Deposit with the Minister of Finance for the purposes of 59,990,461 20
the circulation fund 359,390,461 20
Loans to governments and municipalities 359,356,424
Other current loans and discounts in Carada (less rebate of interest). Other current loans and discounts in Carada (less rebate of interest).

Other current loans and discounts elsewhere than in Carada (less rebate of interest).

6,305,446 43
Liabilities of Customers under Letters of Credit, as per 2,543,515 87 316,000 00 78,086 99

IOHN Y. PAYZANT, President. H. A. RICHARDSON, General Manager

AUDITORS' CERTIFICATE examined the books and accounts of the General Manager's Office and the certified estuma the branches and the above statement, which is in accordance therewith, is in our opinion ru up as at scalible a true and correct view of the state of the affairs of the Bank, according We have obtained all the information and explanations that we have required and we are of the opinion that the transactions of the Bank which have come under our notice have been within the powers of the Bank.



SHERWIN-WILLIAMS WAGON AND IMPLEMENT PAINT

will save your wagons and implements by keeping them in good condition and making them last the longest possible time. Brushes out easily, covers well, and dries with a rich oil gloss. Very permanent in color and durability. Handsome colors to select from.

ORIGIN OF THE PEACH

THE CAMPBELLTON GRAPHIC, CAMPBELLTON, NEW BRUNSWICK, THURSDAY, JANUARY 20, 1916.

Shire Town Ladies.—Los in the Encyclopædia before writing an article. The misinformation in the world is much more picturesque than the facts. Facts have a tendency to make one proy and commonplace.

I am moved to make these observations because for some time past I had been meditating a little essay on the peach, and I remembered a story I had been meditating a little essay on the peach, and I remembered a story I had been meditating a little essay on the peach, and I remembered a story I had been meditating a little essay on the peach, and I remembered a story I had been meditating a little essay on the peach and I remembered a story I had been meditating a little essay on the peach of little essay on the origin of this most delicious fruit.

According to the best of my information in the low of the minutes age, the peach originated in Spain after the Moorish invasion. The African conquerors brought with them bigging in the low of the late of the late Supt. E. Price is being overhauled and will be a more along the late Supt. E.

Delega Mrs. Scott.

Since the taking over of the Canada Eastern and the International railways it has been found necessary to rearrange the officials formerly housed at Moncton. With this in view the new depot here was built with spaceous of fices on the second floor.

Now after five years these have proved entirely madequate and new offices have had to be provided for some departments. With this in view the former residence of the late Supt. E.

Delega Mrs. Scott.

Price is being overhauled and will be

THE PREACHER'S FRUIT

of the Gladstone Schoool in that city.

The boy was healthy and freekled and what he lacked in clothes he made up in the kind of body one would have inside of clothes. And he was very, very happy. In fact he was so happy that a passing friend stopped to ask him the cause of it all.

"Hurray!" shouted he of the firekles.

service, whether at the front or still for training, as well as to those from Scott, Mrs. Priest, and the Misses Stewart, Duncan and Haddow.

At the Nov. meeting a hearty vote of thanks was tendered the following in the kind of body one would have inside of clothes. And he was very, very happy. In fact he was very, very happy. In fact he was very, very happy in fact he was to happy that a passing friend stopped to ask him the cause of it all.

"Hurray!" shouted he of the following shipments were made the follows by Mrs. Scott.

The following shipments were made the front or still of the Gladstone Schoool in that city. Scott, Mrs. Priest, and the Misses Stewart, Duncan and Haddow.

Also 12 feather pillows by Mrs. Duncan.

2 feather pillows by Mrs. Connacher.

1 feather pillows by Mrs. Scott.

2 feather pillows by Mrs. Jas.

"T ain't, but whenever the preacher comes to dinner, we always have peach, preserves."

It really is not much of a story and I ain giving it on account of its archeologi-cal interest and not because it is so very funny. It dates back to the days when people merely knew that peaches are the best of fruits and had not discovered that Canada is the best place to raise the very best of them. The woman who was fortunate enough to get some from a sheltered orchard or from a lone tree that was so fortunately situated that it escaped the frost put up a few to have for such special occasions as the visit of the preacher. In those days the minister was a much more welcome visitor on the farm than the ag ant of get-rich-quick concerns and mining promoters and there is a moral to that if I only had time to work it out. Because peaches were saved for such extra special occasions a tradition has grown up about them in many parts of the country. Some housewives, otherwise very bright, and a credit to the Farmer's Institutes to which they belong, consider it an extravagance to preserve peaches unless they get them at sacrifice prices. Yet these same women will pay from ten to fifteen cents a quart for currants and berries that need far more sugar to do them up than the already sweet peaches. As peaches usually come in elseven-quart baskets you will find if you divide the price by eleven that peaches cost less per quart than any other fruit. But because they were once so great a luxury housewive are slow to realize that they are dother fruit. Fut because they were once so great a luxury housewive are slow to realize that they are dother fruit. Fut because they were once so great a luxury house with a friend to study peaches. There is no reason why every farmer's wife it the districts where peaches cannot be grown should not buy them as freely as they do other fruits and have the interest and the best. There is no reason why every farmer's wife it the districts where peaches cannot be grown should not buy them as freely as they

REPORT OF DALHOUSIE MANY CHANGES IN WOMEN'S INSTITUTE

Good Work Being Carried on by

their arrows and planted the rits in McAsy, Mrs. J. Barberie, Mrs. Monttheir arrows and planted the rits in McAsy, Mrs. J. Barberie, Mrs. Monttheir method of spreading Moorlah (and they might have an unfailing supply comery Mrs. Cragg, Mrs. P. Arsendau, Mrs. G. Gauthier, Mrs. Priest, bunal in those days there were no international agreements against using poisoned weapons—and it, probably wouldn't have mattered much if P. Blanchard, Miss Olive McNeish, mrs. Monttheir mrs. Monttheir Mrs. South (and price is being overhauled and will be made to house several departments ably wouldn't have mattered much if the made to be provided for some departments. With this in view the former residence of the late Supt. E. Price is being overhauled and will be made to house several departments as the made to be provided for some departments. With this in view the former residence of the late Supt. E. Price is being overhauled and will be made to house several departments as the price is being overhauled and will be made to house several departments. With this in view the former residence of the late Supt. E. Price is being overhauled and will be made to house several departments as the price is being overhauled and will be made to house several departments as the price is being overhauled and will be made to house several departments as the price is being overhauled and will be made to house several departments.

ing, poisoned, weapons—and it, probably wouldn't have mattered much it there had been.

P. Blanchard, Miss Minnie McNeish, Miss M. Simon, part of the pretty tale I, remembered, the hitter had been.

Miss Minnie McNeish, Miss M. Simon, and more thanking climate of Spain and lost its ancient characters, ceased to be poisonous and became a peach. With this as a text, I had proposed to show that the peach and became a peach. With this as a text, I had proposed to show that the peach and became a peach. With this as a text, I had proposed to show that the peach and its proposed to show the peach and of my press. Spainsh tale. I found both Greek and Latth references to the peach and learnied discussion as to whether the peach and the peac

The following shipments were made 2 feather pillow why so happy?" asked the friend. The following shipments were made 2 feather pillow. The preacher is coming to dinner!" to the Prov. Red Cross Society, Dec. Stewart. 2 feather pillow.

2 doz. and 7 surgical shirts. 6 night shirts. 1 pneumonia jacket.

1 flannel day shirt.

On Jan. 7th, 1916, two boxes conaining 30 feather pillows, 1 pair

To the Soldiers' Comfort Association, Dec. 21st: 35 pair socks.

21 pair wristlets.

12 scarves. The following was shipped to Red Cross Headquarters, July 14th, (omit-

ted in our last issue): 13 flannel bed jackets. 20 night shirts.

3 pneumonia jackets.

5 doz. and 9 handkerchiefs. 4 nightingales. 22 wash cloths.

1 pair sheets.

86 bandages. The members of the Sewing Committee wish to gratefully acknowledge the following donation of sheets--1 pair each by Mrs. Beckingham, Mrs. Sheehan, Mrs. Mott, Mrs. Lambkie, Mrs. Jamieson, Mrs. Cragg, Mrs.

GIVE "SYRUP OF FIGS" TO CONSTIPATED CHILD

Delicious "Fruit Laxative" can't harm tender little Stomach, liver and bowels.

hat you buy in the full light of day had you buy in the full light of day had your buy in the full light of day had your any with a friend to steal peaches. It was lark and Pat had been told to gro. I was lark and Pat had been told to gro. I was lark and Pat had been told to gro. I was lark and Pat had been told to gro. I was lark and pat had been told to gro. I was lark and pat had been told to gro. I was lark and pat had been told to gro. I was lark and had a word a was lark and had a word a was lark and had a word ble gently moves out of its lark of a submarine warfare had had sour ble gently moves out of its little bowls without griping, and you have a well, playful child again. Ask your drugsts for a 50-cent bottle of california Syrup of Figs. which contains of a tor edo at the end of had a word ble gently moves out of its little bowls without griping, and you have a well, playful child again. Ask your drugsts for a 50-cent bottle of california Syrup of Figs. which contains full directions for bables, children of all ages and for grown-ups.

INTERCOLONIAL OFFICES

New Station Not Large Enough to House All.—Some in Supt's

and Mrs. Cragg, \$2.00; Elizabeth Cragg, \$1.00; Edwin Cragg, \$1.00; Hay, pastor of the Nassau St. Bap-William Cragg, \$1.00; Mrs. D. McDonald, \$1.00; Miss M. Duncan, \$1.00.

A parcel was sent to every Dal
miner Mr. Floyd is now the principal. A parcel was sent to every Dal-housie boy who had enlisted for active of the Gladstone Schoool in that city.

2 feather pillows by Mrs. Connacher.
1 feather pillow by Mrs. Scott.
Start giving Zoo-tic is day—follow faithfully the directions and if in two

9 pillow cases by Mission Band of St. John's Presbyterian Church. 4 pillow cases by Mrs. Mott. 2 pillow cases by Mrs. Scott.

EMMA HAR 27 CL,

Studio Closing

As I will close the Photographic Studio in the Dimock Building on January 31st.; it is imperative that all desiring Photos or work done should arrange to have it finished now.

> Mersereau THE PHOTOGRAPHER

Is that what neighbors think of your child? Do you ever overhear them "wonder what she feeds the poor little thing?" Listen, Mothers, that heartache and despair isn't necessary. When you've built up that child of yours into the rosiest-cheeked, roundest, hardest little tyke in the neighborhood yo..!! look back to these trying days as a nightmare.

The following shipments were made to the Prov. Red Cross Society, Dec. Stewart.

2 feather pillows by Mrs. Jas. Stewart.

2 feather pillows by Miss Simon.

3 feather pillows by Miss Simon.

4 feather pillows by Miss Simon.

5 pairs pyjamas.

6 pillow cases by Mrs. Had few price. One Dollar for a Guardas at the case price. One Dollar for a Guardas at the case price. One Dollar for a Guardas Bottla. Compounded from food and Compounded from food and Compounded from food and sences by The Zoe-tic Company, (3-60)

Sold by THOS. WRAN Chemist & Druggist



MAIL ORDERS.—If complete outfit is wanted send a \$1.48 and 7c. additional for postage in 20 mile zone (or 18c. in her zones of Province); for greater distances ask-your postmaster nount to include for 3 lbs.; if fag alone is desired, send the \$1.10 d 5c. additional postage in first zone (or 7c. any Canadian point).

A FLAG FOR EVERY HOME