

# The Home Bank of Canada

## Statement of the result of the business of the Bank for the year ending 31st May, 1915.

### PROFIT AND LOSS ACCOUNT.

Cr.		
Balance of Profit and Loss Account, 31st May, 1914.....	\$107,266	10
Net profits for the year after deducting charges of management, interest due depositors, payment of all Provincial and Municipal taxes, and rebate of interest on unmatured bills.....	163,929	13
Transferred from Rest Account.....	266,666	68
	\$537,861	89

### CAPITAL PROFIT ACCOUNT.

Premium on Capital Stock received during the year.....	459	38
	\$538,321	27

Which has been appropriated as follows:—

Dr.		
Dividend No. 31, quarterly, at rate of 7% per annum.....	\$34,022	28
Dividend No. 32, quarterly, at rate of 7% per annum.....	34,030	40
Dividend No. 33, quarterly, at rate of 7% per annum.....	34,036	81
Dividend No. 34, quarterly, at rate of 7% per annum.....	34,040	19
Appropriation for Bad and Doubtful debts and depreciation in Securities.....	136,129	68
Reduction of Bank Premises.....	296,276	93
Government War Tax on note circulation (5 months).....	71,836	39
Payments on account of special subscriptions to Red Cross, Patriotic, and other funds.....	5,988	00
Balance.....	1,800	00
	26,290	27
	\$538,321	27

## GENERAL STATEMENT

### LIABILITIES.

TO THE PUBLIC.		
Notes of the Bank in Circulation.....	\$1,244,280	00
Deposits not bearing interest.....	\$1,197,230	14
Deposits bearing interest, including interest accrued to date of statement.....	8,357,638	44
	9,554,868	58
Balance due to Dominion Government.....	364,625	00
Balances due to other Banks in Canada.....	6,153	78
Balances due Banks and Banking Correspondents in United Kingdom and Foreign Countries.....	280,198	74
	\$11,450,126	10

### TO THE SHAREHOLDERS.

Capital (Subscribed, \$2,000,000) Paid up.....	\$1,945,376	59
Rest.....	400,000	00
Dividends Unclaimed.....	2,669	95
Dividend No. 34 (Quarterly), being at the rate of 7% per annum, payable June 1st, 1915.....	34,040	19
Balance of Profit and Loss Account.....	26,290	27
	2,408,377	00
	\$13,858,503	10

### ASSETS.

Gold and other current coin.....	\$ 129,245	61
Dominion Government Notes.....	1,451,708	25
	\$1,580,953	86
Deposit with the Minister of Finance as security for note circulation.....	89,600	00
Notes of other Banks.....	127,478	00
Cheques on other Banks.....	319,208	17
Balances due by other Banks in Canada.....	4,057	49
Balances due by Banks and Banking Correspondents elsewhere than in Canada.....	126,942	01
Canadian Municipal Securities.....	33,055	76
Railway and other Bonds, not exceeding market value.....	269,421	53
Call and Short (not exceeding 30 days) loans in Canada on Bonds, Debentures and Stocks.....	2,384,226	27
	\$4,934,943	09
Other Current Loans and Discounts in Canada, less rebate of interest.....	\$8,124,243	68
Other Current Loans and Discounts elsewhere than in Canada, less rebate of interest.....	32,713	76
Overdue debts, estimated loss provided for.....	20,953	83
Real Estate other than Bank Premises.....	19,787	76
Bank Premises, at not more than cost, less amounts written off.....	650,916	02
Mortgages on Real Estate sold by the Bank.....	68,206	91
Other Assets not included in the foregoing.....	6,738	05
	8,923,560	01
	\$13,858,503	10

THOS. FLYNN, Vice-President.

JAMES MASON, General Manager.

### AUDITOR'S REPORT TO THE SHAREHOLDERS.

In accordance with sub-sections 19 and 20 of Section 56 of the Bank Act, 1913, I beg to report as follows: The above balance sheet has been examined with the books and vouchers at the Head Office, and with the certified returns from the Branches, and is in accordance therewith. I have obtained all needed information from the Officers of the Bank, and in my opinion the transactions coming under my notice have been within the powers of the Bank.

I have checked the cash and verified the securities of the Bank at its chief Office, both on the 31st May, 1915, and also at another time during the year; the cash and securities of one of the Branches have also been checked, and in each case they have agreed with the entries in the books of the Bank with regard thereto.

In my opinion the above balance sheet is properly drawn up so as to show a true and correct view of the state of the Bank's affairs, according to the best of my information and the explanations given to me, and as shown by the books of the Bank.

SYDNEY H. JONES, Auditor.

## Trust Company Charges

Charges for Trust Company service are usually the same as would be allowed for similar service by an individual. They are never more. Unless otherwise arranged, the Trust Company has its fees fixed by the Court, and accepts whatever compensation the Surrogate Judge may set. Trust Company service excels that rendered by individuals, not in expense, but in effectiveness.

Write for Folder:—"By Way of Comparison."

**National Trust Company**  
Limited

Capital Paid-up, \$1,500,000. Reserve, \$1,500,000.

18-22 KING STREET EAST, TORONTO.

## At the Sign of the Maple

(Concluded from page 13.)

to assist with housework for her board, said she really enjoyed doing it, but she did not want to be considered a "demostic." A great many girls retained their positions, but with salaries reduced from \$70 or \$80 to \$60 or \$65, but thankful to accept a cut rather than be cut off. Some offices had help for the half-day only. Some girls attended to the duties of a number of offices, giving a few hours a day to each.

Teachers also had their salaries reduced, but like the business girls, they found that when a thirty dollar suit could be purchased for twenty, and a hat formerly ten dollars for five or six, and seven dollar boots for four, they were not so much worse off than before, only they had less money to handle and it hurt their feelings. It always does. Then, too, board and room rent descended from their former high altitude, which helped to reduce the cost of high living. It meant to many of the girls the giving up of music lessons, physical culture classes, membership in social clubs,

whose need is greater than their own. One man who fully realized the seriousness of the occasion, made work in his business for girls who especially needed it, and he helped tide many a girl over the critical time until she found a better position.

Elizabeth Becker.

## The Fairy Tale of the "War Baby"

WHEN the shocking stories of the imminent birth of some thousands of so-called "war babies" began to circulate, people demanded to know just what England was going to do about it—if she intended to shut her eyes and ears to this state of affairs that existed under her irreproachably respectable nose! Her apparent calm in the matter was an irritation to many who would have liked nothing better than to have seen the muddy waters of the scandal stirred to their dregs. But England was



CHILDREN OF MEN AT THE FRONT MARCH IN MONTREAL.

Over two thousand children, of all the allied nationalities, but with the single bond of having their fathers fighting in Europe, marched through the city of Montreal on Dominion Day under the auspices of the Speakers' Patriotic League. The object of the parade was to encourage recruiting among the young men, and, also, to celebrate Dominion Day, the first Dominion Day which has seen Canada involved in a great war.

and those recreational agencies which are such a great help to those working in offices and schools, but they realized that in times of financial distress, the lopping off of such things is not to be thought a hardship.

The western girl is fonder, if possible, of maintaining a smart and up-to-date appearance than is her sister of the east, and so with surprising skill she does it, expending more brains and less money than formerly, which is really an advantage to her, though she may not enjoy the process. To many of them economy was little known, and that little abhorred, for they were earning high wages and were going to enjoy it. But they are now well acquainted with the stern face of Economy (with a capital E), and find her not nearly so disagreeable as they feared, and they cultivate her friendship with their usual whole-souled interest.

One husband and wife, past their youth, accustomed to the best of everything, found themselves with no income but taxes, when the war accentuated the sufficiently serious financial depression. They faced the music, he in the soldier's ranks, she on a farm, though she knew little of farming, bending every energy of an alert mind to her problem. May the fates reward them according to their spirit! Another husband and wife in like circumstances are solving the problem by the husband finding a position in a distant city, and the wife taking up the work she was trained for in girlhood, to keep things going until better times come, and may it be soon! The employment problem has shown anew the great heart of the true westerner. Many men and women who are not wealthy are finding or making work for those

not ignoring the matter. The N. S. P. C. C. was quietly going about the work of investigation, with the result that their report, recently made public, shows that a gross exaggeration of cases of illegitimacy has been made and that the rumours are practically baseless.

The reports of many inspectors shows that not a single case has occurred in their district. Many of the statements have arisen because the influx of women of a low type to districts in which soldiers have been stationed has made things look bad, and because a general rumour that girls have met soldiers, and, with the consent of their parents, invited them home, has made people suspicious.

Inquiries at workhouses disclosed the fact that cases were below the normal number for the period. A story which has obtained credence in a number of districts is that of a woman with three daughters awaiting confinement. In no place has this rumour been verified. A nurse was reported to have 60 cases awaiting attention. When seen she said, "I have heard of six."

At a town in Suffolk it was said there were 200 cases at a stay factory where from 800 to 1,000 women are employed. Similar statements were made in Reading and at Bristol. There has not been any foundation for them.

The grant of more liberal separation allowances has induced many people to marry who would not otherwise have done so. The report in conclusion says that the inquiry proves that the aspersions cast on the character of women and on the conduct of the soldiers are unwarranted and have no foundation in fact.