

# Traveller Cigar

Makes a fine trustworthy smoke that gives a full measure of pleasure, comfort and satisfaction

Fills the Bill as Nothing Else Will.



EIGHTY-FOUR ANNUAL REPORT

## The Bank of Nova Scotia

Capital Paid-Up, \$6,500,000 Reserve Fund, \$12,000,000

PROFIT AND LOSS	
Balance Dec. 31st, 1914	\$201,057 84
Net profits for year, losses by bad debts estimated and provided for	1,230,057 15
	\$1,431,114 99
Dividends for year at 14%	\$910,000 00
War Tax on Circulation to December 31st, 1915	65,000 00
Contribution to Officers Pension Fund	50,000 00
Balance carried forward December 31st, 1915	396,114 99
	\$1,421,114 99

RESERVE FUND	
Balance December 31st, 1914	\$12,000,000 00
Balance forward December 31st, 1915	\$12,000,000 00

### GENERAL STATEMENT AS AT DECEMBER 31st, 1915

LIABILITIES	
Capital Stock paid in	\$ 6,500,000 00
Reserve Fund	12,000,000 00
Balance of Profits, as per Profit and Loss Account	396,114 99
Dividends declared and unpaid	238,602 50
	\$19,134,717 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	58,644,110 47
	76,808,167 88
Balances due to other Banks in Canada	83,962,583 16
Balances due to Banks and Banking Correspondents in the United Kingdom	139,650 44
Balances due to Banks and Banking Correspondents elsewhere than in Canada and the United Kingdom	70,804 63
	811,331 71
Acceptances under Letters of Credit	84,984,375 94
	155,374 20
	\$104,244,467 63

ASSETS	
Current Coin	\$5,212,308 21
Dominion Notes	15,081,453 75
Notes of other Banks	887,810 93
Cheques on other Banks	4,626,884 99
Balances due by Banks and Banking Correspondents in the United Kingdom, and sterling exchange	2,036,992 34
Balances due by Banks and Banking Correspondents elsewhere than in Canada and the United Kingdom	2,936,554 87
	27,782,305 09
Deposit in the Central Gold Reserves	1,750,000 00
Dominion and Provincial Government securities, not exceeding market value	1,616,500 50
Canadian municipal securities and British, Foreign and Colonial public securities other than Canadian, not exceeding market value	3,447,537 20
Railway and other bonds, debentures and stocks, not exceeding market value	4,597,958 63
Demand loans in Canada secured by grain and other staple commodities	7,130,389 55
Call and demand loans elsewhere than in Canada	7,731,849 17
	53,966,540 14
Call and demand loans in Canada secured by bonds, debentures and stocks	6,023,921 06
	59,990,461 20
Deposit with the Minister of Finance for the purposes of the circulation fund	350,356 42
Loans to governments and municipalities	364,441 34
Other current loans and discounts in Canada (less rebate of interest)	34,012,487 49
Other current loans and discounts elsewhere than in Canada (less rebate of interest)	6,395,446 43
Liabilities of Customers under Letters of Credit, as per contra	135,374 20
Overdue debts, estimated loss provided for	148,297 71
Bank Premises at not more than cost, less amounts written off	2,543,515 87
Real Estate other than Bank Premises	316,000 00
Other assets not included in the foregoing	28,686 99
	\$104,244,467 63

JOHN V. PAYZANT, President. H. A. RICHARDSON, General Manager.

**AUDITORS' CERTIFICATE**  
In accordance with the provisions of subsection 29 of Section 54 of the Bank Act, 1915, we report as follows:  
We have examined the books and accounts of the General Manager's Office and the certified returns received from the branches and the above statement, which is in accordance therewith, as in our opinion properly drawn up so as to exhibit a true and correct view of the state of the affairs of the Bank, according to the best of our information and the explanation given to us.  
We have checked the cash and verified the securities of the Bank at the Chief Office at December 31st, 1915, as well as at another time during the year, and found they agreed with the entries in the books in regard thereto. We have also during the year checked the cash and verified the securities at the principal branches.  
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.  
JAMES MARWICK, C. A. Auditors.  
ROBERT MITCHELL, C. A. Auditors.  
Members of the firm of Marwick, Mitchell, Peat & Co.  
Toronto, Canada, 24th January, 1916.

## We are Tailors!

Not Brokers, Grocers, or Gents' Furnishers, But Tailors of our own wares, not retailers of other people's. There are no IF'S, AND'S, or BUT'S about Our Custom Tailoring. We pay strict attention to Business and our Customer's needs.

**McQuarrie's** Up to the Minute Custom Tailoring  
M. E. GIFFIN, Manager  
Phone 121 WEBSTER STREET, KENTVILLE  
Cleaning and Pressing a Specialty. All work Guaranteed

### LAKEVILLE

Mrs. D. M. Reid of Lakeville and Mrs. Charles Rockwell of Brooklyn St., have returned from Truro, where they have been attending the Third Annual Convention of the Women's Institute of N. S., held in the new Science Building. The Lakeville Branch of the Women's Institute will meet at the home of Mrs. Freeman Morton on Wednesday the 26th., all members and anyone interested in Red Cross work are cordially invited to attend. The reports of the delegates will be read also other important matters will be discussed. Dame Rumor says that we are shortly to lose two of our young ladies, one to the Provincial Sanatorium at Kentville to take up the duties of nursing, the other to train in Trenton Hospital, Mass.—Joe.

### SHEDDING BLOOD NOT INK

The United States Government continues to play Germany's game when it insists upon Britain practically abandoning the blockade against Germany in order that American goods may enter that country. Great Britain is mistress of the seas at the present time, and by cutting off all sea born traffic to and from Germany, she is slowly strangling the enemy to death. But along come the note writers at Washington with the demand that vessels loaded with American goods for the Germans, shall be allowed free and uninterrupted passage. In other words, Britain's blockade is not to apply to goods coming from the United States. That is what the American demand amounts to, and President Wilson in making it is clearly playing the German game just as Bernstorff would have it played. Great Britain, it may be taken for granted will never yield to the Yankee government's foolish demand. A London paper discussing this problem says:

"If President Wilson should elect to walk the road so obligingly constructed for him by Berlin, it is well he should realize where it is going to lead him. The British Empire, which is SHEDDING BLOOD AND NOT INK for the vindication of 'neutral rights,' has reached a stage in the conflict where technicalities will not be allowed to restrain the legitimate weapons of warfare. Our right to prevent supplies from reaching the enemy is absolute and if the process assumes fresh disguises, it is the business of international law to strip off and not be fettered by the wording of its former rescripts."

"No British Government would dare to relax its grip on Germany now in deference to unrest and threats of outsiders who are chiefly interested in what profit they can make out of the world's agony. The blockade in future must be tighter instead of looser and nothing will impart to it a sterner temper than any external interference."

A country clergyman on his round of visits, interviewed a youngster as to his acquaintance with Bible stories.

"My lad," he said, "you have of course, heard of the parables? Yes, sir, shyly answered the boy, whose mother had instructed him in sacred history "Yes, sir."

"Good" said the clergyman, "Now, which of them do you like the best of all?" The boy, squirmed, but at last heeding his mother's frowns he replied: "I guess I like that one where somebody 'loafs' and fishes."

### Kidney Headache

is caused from the blood being thickened with uric acid poisons circulating in the head. Anti-Uric Pills cure all forms of Kidney trouble. They are so good and so sure clark(?) guarantees them. Be sure you get Anti-Uric Pills B. V. Marion on every box. Sold only at clark drug store.

### RED CROSS RELIEF FOR BELGIUM.

#### How Belgian Prisoners of War are Helped.

The Belgian prisoners of war are perhaps in the most fortunate position of all prisoners of war. Their country is in the hands of the German invaders and their compatriots have very few means at their disposal where with to assist them. The situation has been remedied by the International Red Cross which, acting through the Swiss Consul General at Brussels has established two organizations for the relief of Belgian Prisoners of War. These are known as "The Soldiers Canteen" and "The Belgian Prisoners' Parcels Fund."

The Soldiers Canteen sends boxes containing food and tobacco at prices varying from 2 to 10 francs. Nearly 110,000 of these "canteens" have been sent to Belgian prisoners of war in Germany and over 50,000 acknowledgements have been received. This is notable proof that prisoners of war actually do receive the gifts sent them and that the German Government throws no obstacles in the way.

The Belgian Prisoners Parcels Fund differs only in that it makes a specialty of sendings daily postal packages of the value of one franc to every prisoner on the list. This method makes provision for the soldier's daily necessities. It also invites the public to adopt prisoners and to send them packages of victuals selected out of an official list of foods, up to the weight of five kilos.

As the war is prolonged the question of the prisoner of war is one that requires increased attention. For Canadian prisoners it is complicated by the increasing shortage of food supplies in Germany. So that, if we wish to keep Canadian prisoners of war from privations, it is well to give increased support to the Prisoners of War fund of the Canadian Red Cross.

#### Minard's Liniment Cures Garget in Cows.

#### MILITARY SERVICE BILL

#### Passed Third Reading in House of Commons by Vote of 383 to 36.

London, Jan. 24—The Military Service Bill passed the third reading in the House of Commons tonight by a vote of 383 to 36.

The Bill passed through the report stage in the House of Commons tonight without serious modification. The Government accepted an amendment that capital punishment should not be inflicted for refusal to obey a call to the colors.

The principal discussion turned upon safeguards against employing the measure for industrial compulsion, many of the members expressing suspicion regarding the attitude of David Lloyd George, Minister of Munitions, in this connection, especially as Mr. Lloyd George had not participated in the debate on the bill.

Andrew Bonar Law, in behalf of the Government, gave further assurances on this point, which, as he declared, were binding on the whole Government.

On the motion for the third reading, Sir John Simon, the former Home Secretary, asserted that although the Government had done much to meet the objections to the Bill, it had failed to allay the fears of those who believed the Bill was a mere prelude to industrial compulsion, and had also failed to meet the case of the conscientious objector. Therefore, he was unable to recommend that the Bill should be allowed to pass its third reading without division. He strongly deprecated, however, violent opposition to the Bill, once it became a law.

Minard Liniment Cures Colds, Etc.

## FRUIT, THE GREAT PHYSICIAN

### Healing Powers of Fruit Proved by "Fruit-a-tives"

The simple juices of apples, oranges, figs and prunes, when transformed into 'Fruit-a-tives' will relieve diseases of the Stomach, Liver, Kidneys and Skin. The truth of this statement has been proved in thousands of cases of Indigestion, Dyspepsia, Torpid Liver, Constipation, Kidney and Bladder Troubles, Skin Diseases, Rheumatism, Neuralgia and Chronic Headaches. The enormous sales of 'Fruit-a-tives,' are the best proofs of the value of this fruit medicine. 50c. a box, 6 for \$3.00, trial size 25c. At dealers or sent postpaid on receipt of price by Fruit-a-tives Limited, Ottawa.

### FLOODS HOLD BACK THE BRITISH FORCES

London, Jan. 24—General Sir Percy Lake, Commander-in-Chief of the British forces in Mesopotamia, has sent the following report of the situation there:

"During the last forty-eight hours the Tigris River has risen seven feet at Kut-el-Amara, and two and a half feet at Amarah, preventing all troop movements by land.

"An armistice was concluded for two hours on the 22nd. for the collection and burial of the dead."

"General Townshend reports from Kut-el-Amara that he has sufficient supplies and that his troops have not been further engaged."

### BRITISH AND RUSSIANS FORCES MAY SOON MEET

London, Jan. 24—The British force at Kut-el-Amara and the Russian troops west of the Hamadan are so near that if there were no difficulties in the way it might be possible to effect a juncture within ten days. In spite of the fact that there is much fighting yet to be done, and a difficult country to be crossed, the British press already is beginning to speculate about the results of the exposed juncture.

The Chronicle says: It will be a happy day when the British and Russians begin to fight side by side in this theatre of war, and it ought to contribute to a better understanding between the two peoples."

The Times, however, notes that the Turks appeared to have stopped the Russian advance in this district, and it fears a Russian setback if Turkish reports of the retaking of Assadabad from the Russians are correct, as this would threaten the Russian occupation of Hamadan from more than one direction.

## CALL 100 WOMEN

Ask them what they think of Zam-Buk and you will be surprised how many of them would tell you it is the best known healing balm, and that it should be in every home. A contest in "Everywoman's World" recently proved this! Women from coast to coast have proved by actual test that Zam-Buk is unequalled for the skin diseases and injuries of children as well as of adults. They have found Zam-Buk different to ordinary ointments in that it allays the irritation as soon as applied; prevents festering, inflammation, blood poisoning, etc., and permanently heals in a very short time. As a mother and head of a family you owe it to yourself to have Zam-Buk always handy! If you have not yet tried Zam-Buk, get a box at once. Druggists and stores, 50c.

