

THE CANADIAN BANK OF COMMERCE

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., President
ALEXANDER LAIRD, General Manager. JOHN AIRD, Asst. General Manager
V. C. BROWN, Superintendent of Central Western Branches

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

FARMERS' BUSINESS

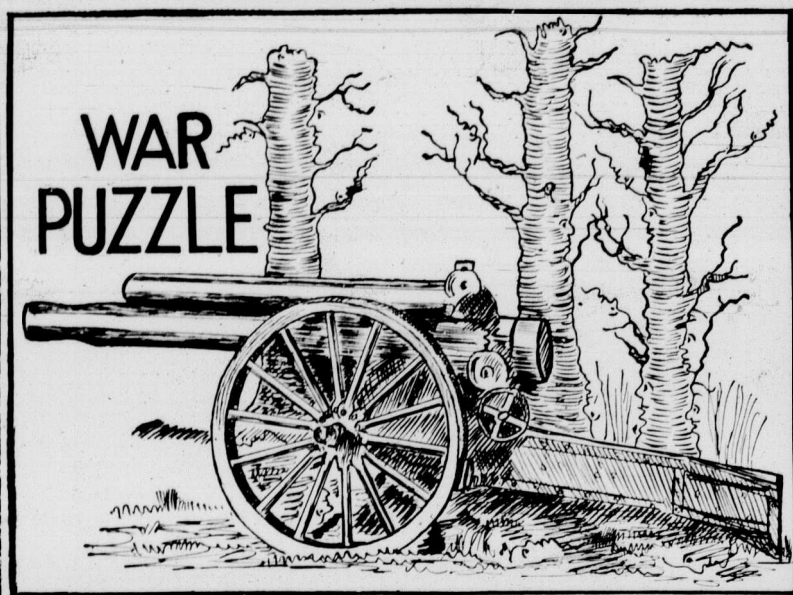
The Canadian Bank of Commerce extends to Farmers every facility for transaction of their banking business, including the discount and collection of sales notes. Blank sales notes are supplied free of charge on application.

ADVERTISING is the foundation of all successful enterprises. If your advertisement appeared in these pages it would be read by over 34,000 prospective buyers. Patronize our advertisers—advertise yourself—and we will all be successful.

FREE!! \$200.00 IN CASH

AND 100 VALUABLE PREMIUMS GIVEN AWAY

1st Prize, \$50.00 in Cash. | 3rd Prize, \$35.00 in Cash.
2nd Prize, \$40.00 in Cash. | 4th Prize, \$25.00 in Cash.
5th to 9th Prizes, each \$10.00 in Cash.



Above will be found the picture of a modern gun of the kind that is being used in the present war. At a glance the gun and some old trees appear to be all there is in the picture, but by careful scrutiny some soldiers' faces will be found. There are 19 of them in all. Can you find them? It is no easy task, but by patience and perseverance can be accomplished.

You may win a cash prize by doing so. Many have done this as will be shown by the names and addresses published below. If you find the faces mark each one you find with an X cut out the picture and send it to us, together with a slip of paper on which you have written the words "I have found all the faces and marked them." Write these nine words plainly and neatly, as in case of ties, both writing and neatness will be considered factors in this contest.

This may take up a little of your time, but as there are TWO HUNDRED DOLLARS in cash and One Hundred premiums given away, it is worth your time to take a little trouble over this matter. Remember, all you have to do is to mark the faces, cut out the picture and write on a separate piece of paper the words, "I have found all the faces and marked them."

We do not ask you to Spend One Cent of Your Money in order to enter this Contest.

Send your answer at once; we will reply by Return Mail telling you whether your answer is correct or not, and we will send you a complete Prize List, together with the names and addresses of persons who have recently received over Two Thousand Dollars in Cash Prizes from us, and full particulars of a simple condition that must be fulfilled. (This condition does not involve the spending of any of your money.)

Winners of cash prizes in our late competitions will not be allowed to enter this Contest.

This competition will be judged by two well known business men of undoubted integrity, who

have no connection with this company, whose decisions must be accepted as final.

Below will be found a partial list of the names and addresses of a few persons who have won some of our larger prizes in recent contests. Although these persons are entirely unknown to us, they are our references. An enquiry from any one of them will bring the information that our contests are carried out with the utmost fairness and integrity. Your opportunity to win a good round sum is equally as good as that of anyone else, as all previous winners of cash prizes are debarré from entering this contest.

Names and Addresses of a few Prize-Winners in recent Contests.

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| Mrs. W. A. C. Orr, 288 Gannett St., Winnipeg..... \$50.00 | Mr. K. A. Rodger, 4 Manhattan Apts., Church St. Toronto \$35.00 |
| Miss R. Broxler, 6 Gillespie St., Sherbrooke..... 50.00 | Mrs. J. B. Girouard, 656 Maisonneuve St., Montreal..... 35.00 |
| Mr. Louis Quintal, Charlevoix, Que..... 50.00 | Mrs. A. Ferguson, 33 Stobart Block, Winnipeg..... 35.00 |
| Mr. Alphonse Drouin, Dept. of Soc. of State, Ottawa..... 50.00 | Mr. R. E. Strange, 390 Rockland Rd., St. John, N.B..... 35.00 |
| Mr. J. A. St. Pierre, Athabaska, Que..... 50.00 | Miss Mary Cochran, 114 Preston St., Ottawa..... 35.00 |
| Mrs. E. McMillan, 335 Medland St., West Toronto..... 50.00 | Mrs. G. H. Benson, 33 Hargrave St., Winnipeg..... 35.00 |
| Mr. H. Lloyd, Stanley Barracks, Toronto, Ont..... 50.00 | Mrs. W. D. Little, Powassan, Ont..... 30.00 |
| Mr. Jos. F. Champagne, 213 Bolton, Ottawa, Ont..... 50.00 | Mr. Thos. Blakey, 88 Huntley St., Toronto..... 25.00 |
| Miss Daisy Rabey, 182 University Ave., Toronto..... 40.00 | Miss Mary Lamb, 22 Spencer St., St. John's, Nfld..... 25.00 |
| Mr. Jno. W. London, 486 Ross Ave., Winnipeg, Man..... 40.00 | Miss E. A. Kennedy, 16 Railway St., Hamilton..... 25.00 |
| Miss I. B. Benjamin, 121 Highbury St., Hamilton..... 40.00 | Mr. Jules Vasconcelles, Goulais River, Ont..... 25.00 |
| Miss H. C. Powell, P.O. Dept., Ottawa, Ont..... 40.00 | Mr. Jno. M. Sullivan, Bucksworth St., St. John's, Nfld..... 25.00 |
| Mrs. Andrew Johnson, Box 101, Roblin, Man..... 40.00 | Mrs. E. H. Darnett, 200 Highbury St., Hamilton..... 25.00 |
| Mr. Norman Robinson, Milford Haven, Ont..... 40.00 | Mr. W. C. Mason, 2475 Hutchison St., Montreal..... 25.00 |
| Mr. Thos. Humphries, 490 Ayers & Sons, St. John's..... 40.00 | Mrs. H. W. Hobley, Box 171 Iversoll, Ont..... 25.00 |
| Mr. P. A. Ferguson, 213 James Ave., Winnipeg..... 40.00 | Mr. M. J. Brouse, 64 St. George St., Toronto, Ont..... 25.00 |
| Mrs. Quinnie R. Stark, 287 Mary's Place, Winnipeg, Man. 35.00 | Mrs. Francis Boynton, 235 Ross St., St. Thomas, Ont..... 25.00 |

Send your reply direct to **HOUSEHOLD SPECIALTY CO., MONTREAL, CAN.**

WHEN WRITING TO ADVERTISERS PLEASE MENTION THE GUIDE

BANK OF HAMILTON

43rd Annual General Meeting

The forty-third annual general meeting of the Shareholders of the Bank of Hamilton was held at the Head Office of the Bank in Hamilton on Monday, January 18th, 1915. The Directors submitted their report showing the result of the Bank's business for the year ended 30th November, 1914.

PROFIT AND LOSS ACCOUNT

Balance at Credit of Profit and Loss Account, 30th November, 1913.....	\$151,131.75
Profits for the year ended 30th November, 1914, after deducting charges of management, interest accrued on deposits, rebate on current discounts, and making provision for bad and doubtful debts.....	485,265.49
	<u>\$636,397.24</u>
Appropriated as follows:	
Four quarterly dividends, in all 12 per cent.....	\$360,000.00
Provision for Depreciation in Securities and for Contingencies.....	75,000.00
Pension Fund.....	19,309.62
Patriotic, Red Cross and Relief Funds.....	25,000.00
	<u>\$479,309.62</u>
Balance of Profits carried forward.....	\$157,087.62

The Head Office and Branches of the Bank have all been inspected during the year.

The Directors have to record with deep regret the death of the Honorable William Gibson, who had been a member of the Board for twenty-one years, and President of the Bank since January, 1903.

J. P. BELL, General Manager.

JOHN S. HENDRIE, President.

GENERAL STATEMENT

LIABILITIES

TO THE PUBLIC:	
Notes of the Bank in Circulation.....	\$ 3,022,400.00
Deposits not bearing interest.....	6,041,005.64
Deposits bearing interest, including interest accrued to date of Statement.....	28,482,822.27
	<u>34,523,827.91</u>
Balances due to other Banks in Canada.....	4,632.18
Balances due to Banks and Banking Correspondents in the United Kingdom and Foreign Countries.....	208,592.62
Acceptances under Letters of Credit as per contra.....	87,801.76
	<u>\$37,846,954.47</u>

TO THE SHAREHOLDERS:

Capital Stock paid in.....	\$ 3,000,000.00
Reserve Fund.....	83,600,000.00
Balance of Profits carried forward.....	157,087.62
	<u>3,757,087.62</u>
Dividend No. 102, payable 1st December, 1914.....	90,000.00
Former Dividends unclaimed.....	240.50
	<u>\$ 6,847,328.12</u>
	<u>\$44,694,282.59</u>

ASSETS

Current Coin.....	\$ 667,892.03
Dominion Government Notes.....	5,469,792.00
	<u>\$ 6,137,684.03</u>
Deposit in the Central Gold Reserves.....	100,000.00
Deposit with the Minister of Finance for the purposes of the Circulation Fund.....	155,000.00
Notes of other Banks.....	260,745.00
Cheques on other Banks.....	1,460,055.20
Balances due by other Banks in Canada.....	296,318.44
Balances due by Banks and Banking Correspondents elsewhere than in Canada.....	256,792.31
	<u>\$8,666,594.98</u>
Dominion and Provincial Government Securities, not exceeding market value.....	282,840.85
Canadian Municipal Securities, and British, Foreign, and Colonial Public Securities, other than Canadian.....	2,610,150.68
Railway and other Bonds, Debentures and Stocks, not exceeding market value.....	471,067.66
Call and Short Loans (not exceeding thirty days) in Canada on Bonds, Debentures and stocks.....	1,273,432.40
	<u>\$13,304,086.57</u>
Other Current Loans and Discounts in Canada (less rebate of interest).....	\$28,319,806.67
Real Estate other than Bank Premises.....	345,166.36
Overdue Debts, estimated loss provided for.....	167,417.08
Bank Premises at not more than cost, less amounts written off.....	2,092,393.51
Other Assets, not included in the foregoing.....	377,610.64
	<u>31,302,394.26</u>
Liabilities of Customers under Letters of Credit as per contra.....	87,801.76
	<u>\$44,694,282.59</u>

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, 1914, 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 to us, and as shown by the books of the Bank.

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

Hon. John S. Hendrie, C.V.O., C. A. Birge, C. C. Dalton, Robert Hobson, C. H. Newton, George Rutherford, J. Turnbull and W. A. Wood were elected as directors.

At a subsequent meeting of the Board of Directors his Honor John S. Hendrie was elected President, and Cyrus A. Birge Vice-President.—Advertisement.