

**BANK OF NEW BRUNSWICK.**

Capital, **\$ 707,000**  
 Rest and Undivided Profits over **1,200,000**

**East Florenceville, N. B., Branch.**

Interest added to Savings Banks Deposits every three months.

BRANCHES IN NEW BRUNSWICK AND PRINCE EDWARD ISLAND AND HALIFAX, N. S.

**SEVENTY-SIXTH ANNUAL REPORT****BANK OF NOVA SCOTIA**

[INCORPORATED 1832.]

Capital, **\$3,000,000.** Reserve Fund, **\$5,400,000.**

HEAD OFFICE, - - - - - HALIFAX.

GENERAL MANAGER'S OFFICE, - - - - - TORONTO.

**DIRECTORS:**

JOHN Y. PAYZANT, President. CHARLES ARCHIBALD, Vice-President.  
 R. L. BORDEN, G. S. CAMPBELL, J. WALTER ALLISON,  
 HECTOR MCINNIS, H. C. MCLEOD.

**BRANCHES.**

Nova Scotia—Amherst, Annapolis Royal, Antigonish, Bridgetown, Canning, Dartmouth, Digby, Glace Bay, Halifax, Kentville, Liverpool, New Glasgow, North Sydney, Oxford, Parrsboro, Pictou, River Hebert, Springhill, Stellarton, Sydney Mines, Truro, Westville, Windsor, Yarmouth.  
 New Brunswick—Campbellton, Chatham, Fredericton, Moncton, Newcastle, Port Elgin, Sackville, St. Andrews, St. George, St. John, St. Stephen, Sussex, Woodstock.  
 Prince Edward Island—Charlottetown, Summerside.  
 Ontario—Amprior, Barrie, Berlin, Hamilton, London, Ottawa, Peterborough, St. Catharines, Toronto—King St., Dundas St.  
 Quebec—Montreal, New Richmond, Paspébiac, Quebec.  
 Manitoba—Winnipeg.  
 Alberta—Calgary, Edmonton.  
 Saskatchewan—Regina, Saskatoon.  
 British Columbia—Vancouver.  
 Newfoundland—Harbor Grace, St. John's.  
 West Indies—Cienfuegos, Cuba; Havana, Cuba; Kingston, Jamaica; Mandeville, Jamaica; Montego Bay, Jamaica; Port Antonio, Jamaica; Port Maria, Jamaica.  
 United States—Boston, Chicago, New York Agency.

**CORRESPONDENTS.**

Great Britain—Royal Bank of Scotland.  
 France—Credit Lyonnais and Branches.  
 Germany—Dresdner Bank and Branches.  
 United States.  
 New York—Bank of New York, N.B.A.  
 Boston—Merchants' National Bank.  
 Chicago—First National Bank.  
 Philadelphia—Fourth Street National Bank.  
 Baltimore—Citizens' National Bank.  
 San Francisco—Canadian Bank of Commerce.  
 Minneapolis—First National Bank.

**PROFIT AND LOSS.**

1906. Dec. 31. By Balance	\$54,454.70	
1907. Dec. 31. " Net profits for current year, losses by bad debts estimated and provided for	681,709.50	736,164.20
1907. Jan. 19. To Contribution to Jamaica Relief Fund	\$10,000.00	
Mar. 31. " Dividend No. 149, at 12% per annum payable 2nd April, 1907	90,000.00	
June 30. " Dividend No. 150, at 12% per annum payable 2nd July, 1907	90,000.00	
Sept. 29. " Dividend No. 151, at 12% per annum, payable 1st October, 1907	90,000.00	
Dec. 31. " Dividend No. 152, at 12% per annum, payable 2nd January, 1908	90,000.00	
" Contribution to Officers' Pension Fund	20,000.00	
" Written off Bank Premises Account	125,000.00	
" Transferred to Reserve Fund	150,000.00	
" Balance carried forward	71,164.20	\$736,164.20

**RESERVE FUND.**

1906. Dec. 31. By Balance	\$5,250,000.00	
1907. Dec. 31. " Transferred from Profit and Loss	150,000.00	\$5,400,000.00
1907. Dec. 31. To Balance carried forward—180% of Capital		\$5,400,000.00

**GENERAL STATEMENT AS AT DECEMBER 31st, 1907.****LIABILITIES.**

Deposits not bearing Interest	\$5,465,297.11	
Deposits bearing Interest	21,394,624.18	
Interest accrued on Deposits	139,272.34	26,999,193.63
Deposits by other Banks in Canada	269,264.44	
Deposits by other Banks in United Kingdom	10,488.85	
Deposits by other Banks in Foreign Countries	274,996.50	554,749.79
Notes in Circulation	2,804,049.04	
Drafts drawn between branches, outstanding	443,639.98	3,247,689.02
		30,801,632.44
Capital paid up	3,000,000.00	
Reserve Fund	5,400,000.00	
Profit and Loss, balance carried to 1908	71,164.20	
Rebate of Interest @ 6% on Time Loans	86,867.10	
Dividend Warrants outstanding	438.00	
Dividend No. 152, payable 2nd Jan. 1908	90,000.00	8,642,469.30
		\$39,444,101.74

**ASSETS.**

Specie	\$3,001,284.31	
Dominion Notes—Legal Tenders	2,048,705.00	
Notes of and Cheques on other Banks	1,669,304.64	
Due from other Banks in Canada	151,463.37	
Due from other Banks in Foreign Countries	1,207,591.93	
Sterling Exchange	1,470,358.85	10,448,708.10
Investments (Provincial, Municipal and other Bonds)	4,939,666.45	
Call Loans, secured by Bonds, Debentures and Stocks	4,483,056.17	
Call Loans, secured by Grain and other Staple Commodities	2,262,313.61	22,133,744.33
Loans to Provinces and Municipalities	156,957.33	
Current Loans, secured by Bonds, Debentures and Stocks	956,437.38	
Current Loans, secured by Grain and other Staple Commodities	1,287,995.35	
Overdrafts, secured	235,419.72	
Overdrafts, authorized but not specially secured	51,930.57	
Notes and Bills discounted and current	13,957,882.64	
Notes and Bills overdue	745.07	
Bank Premises	493,523.93	
Real Estate other than Bank Premises	769.82	
Stationery Department	21,882.00	
Deposits with Dominion Government for security of Note Circulation	146,813.60	17,310,357.41
		\$39,444,101.74

NOTE.—A contingent liability of \$300,000, in conjunction with several other banks in connection with the liquidation of the Ontario Bank, is not expressed in the above statement.

H. C. MCLEOD, General Manager.

**AUDITORS' REPORT.**

We hereby certify that we have personally checked the cash on hand at Halifax, St. John, Montreal and Toronto. We have also verified the securities held as investments, personally examining those held by the Canadian branches of the Bank, and procuring certificates by responsible business men, not in the employ of the Bank, certifying to the existence of the remainder of these securities.

We have further to report that having examined the foregoing Balance Sheet, and having compared the same with the books of the Head Office, and the certified returns from the branches, we are of the opinion that it is a full and fair Balance Sheet, exhibiting a true and correct view of the Bank's affairs as at 31st December, 1907.

D. H. HUIE, C. A., Edinburgh.

J. MAXTONE GRAHAM, C. A., Edinburgh.

Woodstock Branch, W. M. McCunn, Manager.

**\* JOTTINGS.**

Mrs G A White gave a five o'clock tea yesterday.

Al Dickinson of Kirkland spent a few days in town last week.

Do not forget the lecture in the Opera on 27th inst, by Hon Judge Carleton, in aid of the Hospital.

Miss Jennie McKinley of Kirkland spent a few days in town the guest of her parents, Mr and Mrs James McKinley.

George W Allan M P P for York Co committed suicide on Wednesday shooting himself through the head with a 22 calibre revolver.

Stray Dog. A Collie, with dark brindle hair, at Nelson Turney's Jacksonville. Owner please call for same, and pay costs of advt.

Work wanted by a Stenographer and Typewriter. Willing to take small pay at start. Apply for particulars to Box 252, Town.

W B Nicholson of this town has been appointed a Justice of the Peace and Commissioner for taking affidavits in the Supreme Court.

The C P R now offer a second class single ticket from St John to the Old Country for \$33.75 on the Empresses, —other boats \$30. Third Class rates are \$17.50 and \$16.25 respectively.

Hay and Oats still keep tumbling in price. Potatoes remain about so so. Cordwood is down to \$4.50 and will be still lower before spring, so many are now burning coal.

The steam heating plant in the United Baptist Church has just been finished by the contractor, C I Churchill, and works to perfection, the building committee expressing themselves as greatly pleased with it in every way.

Revival Services are being held in the Reformed Baptist Church. The pastor will be assisted to night and over Sunday by Rev Henry Smith of Calais and Mr L G Kimball of Fort Fairfield and from the 21st to the 30th by Rev J G Nickerson of Yarmouth, N. S. All are cordially invited.

The SENTINEL has heard of two more wealthy families. One not far from town is composed of six brothers and two sisters of the following weights:—220, 218, 215, 210, 213, 195, 183 and 180. The other family has only five in it, but they are big, weighing 225, 185, 240, 235 and 350.

**Weak Lungs  
Bronchitis**

For over sixty years doctors have endorsed Ayer's Cherry Pectoral for coughs, colds, weak lungs, bronchitis, consumption. You can trust a medicine the best doctors approve. Then trust this the next time you have a hard cough.

The best kind of a testimonial—  
 "Sold for over sixty years."

Made by J. C. Ayer Co., Lowell, Mass.  
 Also manufacturers of  
 SARSAPARILLA,  
 PILLS,  
 HAIR VIGOR.

We have no secrets! We publish the formulas of all our medicines.

Ayer's Pills keep the bowels regular. All vegetable and gently laxative.

Hon Judge Carleton will deliver an address on the 27th inst in Graham's Opera in aid of Carleton County Hospital. The subject is "Irish Wit and Humor." The learned lecturer will doubtless draw a crowded house. Tickets are now on sale. 35 cents will secure a seat in any part of the house.

C P O Olts of Vancouver, son of James Olts, arrived in town a few days ago, to visit his parents, whom he had not seen for 29 years. Mr Olts is one of the leading lumbermen on the Coast. Mr and Mrs James Olts will dispose of the Vendome Hotel, and leave with their son about the last of the month.

What will undoubtedly be the best value and the most delightful evening's entertainment given here in a long time, is that which is promised for Wednesday the 22nd inst at the Opera House. The Cinematograph Motion Pictures which already gives the longest list of pictures in the provinces has succeeded in having combined with it the program of Prof Harrell.

They're a happy looking crowd who visit the People's Cash Market every day. That's because they feel assured they can get the Meat that satisfies.

**Announcement!****Drug Talks**

Our Assortment is Complete. Our stock is first quality and everything is fresh

We desire to announce to the public that we will open

**A New Drug Business**

in Woodstock, which we shall conduct under a strict policy. This policy is "Your Money's Worth or Your Money Back", as by it only can anyone obtain complete satisfaction. We solicit your patronage on all Drug Lines and Toilet Goods, of which we have added a complete stock.

Our constant aim will be to please everyone who enters our doors.

We want to make this store so good that when you think of Medicines you think of us.

Remember the new name.

**Confidence**

that the most important ingredient you can count on is in your Drug Store purchases

**Our Aim:  
The Best  
Drugs.****Your Wish:  
The Lowest  
Prices.****STEVENS THE RELIABLE DRUGGIST**

Phone 11-11. New Opera House Block, Main Street.

**Bath.**

The ice closed in the St John River at this point last night, being the first time to close this season. The river has never been known by the oldest inhabitants to remain so long open.

The farmers are now taking advantage of the snow and considerable quantities of farm produce are being brought in, but the prices although fair are not such as the market allowed earlier in the season.

Many from this village attended the funerals of Mrs Geo Boyer at Bristol on Monday p m and yesterday that of Chas Dyer's son at 2 p m.

Mr J R Tracy who has been sick for several days is improving.

Dr M E Commins arrived home yesterday from St Stephen where he has been spending a short time

at his father's and is much improved in health.

The Consolidated Telephone Company a company whose lines now extend to all points in this parish of Kent and to the principal places in the Parish of Wicklow, opposite side of the river are extending their line to Bristol and Florenceville and will ultimately be a close competitor with the N B Telephone Company in the upper parts of Carleton County.

H E Gray arrived home last week from his trip to U.S. While away Mr Gray visited Boston, Lowell and other New England Cities.

Miss Maude Stanlake has charge of the Wicklow School this term.

Mr and Mrs C W Parlee and Mary are spending a few days with friends in Lansdowne.

James Burke and Rankin Smith

have purchased the John McCready blacksmith stand.

The people in this place seem happy and contented notwithstanding the hard times reported from other foreign parts and in the near future with a bridge accessible at all seasons of the year. Bath will soon be one of the most prosperous villages along the St John.

Evening Star Lodge of the I O G Templars hold their weekly meetings in the Tompkins Hall and with good attendance and new members joining about every session goes to show that the people are taking warning from such places as St John with its police court records of drunkenness and are determined to lead temperate lives.

The old Sentinel with which we have been familiar from childhood makes its weekly welcome visits to our homes.

**HARTLAND DEPARTMENTAL STORE**

JOHN T. G. CARR, Proprietor.

**Special January Sale, 1908.****Big Reduction in Winter Goods.**

FUR GOODS at ridiculously low prices, as we don't want to carry any over. FUR CAPS, MITTS, MUFFS, etc.; SABLE and COON RUFFS.

ASTRACHAN JACKETS for Ladies.

Men's and Women's Fur and Fur-lined Goats.

Boas, Stoles, Capes, Caperines, etc. etc.

Also MEN'S CLOTH CAPS, with stocking-leg ear-protectors, the best thing yet.

Heavy Reefers, Jumpers, Cardigans, Sweaters, etc.

Stansfield's Unshrinkable Underwear.

Oxford and Hewson's Tweed Pants; Shoedacks, Moccasins, Overchoes, etc.

Don't miss these Bargains.

It is generally a quiet time after Christmas, but we mean to keep things booming if low prices will do it.

WISHING ALL A HAPPY NEW YEAR.

**John T. G. Carr**

**Pungs and Sleds for Sale at Hull & Glidden's, King St**