

EIGHTY-FOURTH

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.....	1,220,057 15
	\$1,421,114 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.....	228,602 50
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.....	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
	135,374 20
	\$104,244,467 63

ASSETS

Current Coin.....	\$5,212,598 21
Dominion Notes.....	12,081,463 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
Deposit in the Central Gold Reserves.....	27,782,305 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.....	1,616,500 50
Railway and other bonds, debentures and stocks, not exceeding market value.....	3,447,537 20
Demand loans in Canada secured by grain and other staple commodities.....	4,507,958 63
Call and demand loans elsewhere than in Canada.....	7,130,389 55
	7,731,849 17
Call and demand loans in Canada secured by bonds, debentures and stocks.....	53,956,540 14
	6,023,921 66
	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 32
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).....	6,305,446 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.....	78,086 09
	\$104,244,467 63

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

AUDITORS' CERTIFICATE

In accordance with the provisions of sub-sections 190 of Section 56 of the Bank Act, 1913, 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, is in our opinion to the best of our information and the explanations given to us.

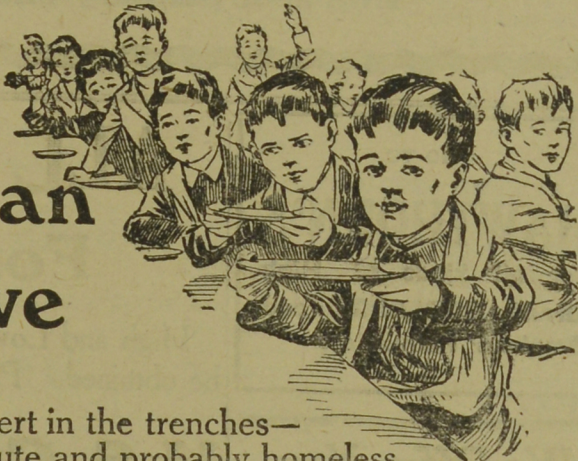
We have checked the cash and verified the securities of the Bank at the Chief Office at December 31st, 1915, as well as at other offices during the year, and found them to be correct and verified the securities at the principal branches.

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.

Toronto, Canada, 14th January, 1916.

JAMES MARWICK, C.A.
S. ROGER MITCHELL, C.A.
Members of the firm of Marwick, Mitchell, Peat & Co.

We must not let these Belgian Children Starve



Their fathers are with King Albert in the trenches—or dead. Their mothers, destitute and probably homeless, are striving hard but helplessly to save these children on whom Belgium's future depends.

Nearly 2,000,000 old men, women and children in Belgium are absolutely dependent on help from Britain and America. Unless we feed them, hundreds of thousands must starve to death! The

Belgian Relief Fund

has saved them so far. Administered by a wonderfully efficient neutral Commission, it has for more than a year now provided food for nearly all the Seven Million Belgians still in the country. Those who have money pay for it, but there is a steadily growing number who must be fed free.

For this at least \$2,500,000 is needed monthly in contributions. Great Britain, burdened as she is, is giving all she can. The United States has responded generously, and her business men are running the Commission as public relief was never handled before. Are we in Canada, prosperous and protected from the horrors of invasion, to enjoy the plenty that has blessed us while our heroic Allies starve?

Send your contributions weekly, monthly or in one lump sum, to Local or Provincial Committees, or to the

Central Executive Committee, 59 St. Peter Street, Montreal

\$2.50 FEEDS A BELGIAN FAMILY ONE MONTH

Slants Of Humor

AHA!
(James muses.)

Agnes, Veronica, Gladys and Kate, /
Marjorie, Susan, Melissa and Ann;
And others I wooed at a furious rate—
Such is the way of the average man

But when it came to marrying—oh,
I sought a girl demure and plain,
I was her first and only beau—
Shy and diffident little Jane!

(Jane muses.)
Charles and Norman and George and
Paul—
I can't remember all of their names
But, anyway, I liked them all—
A giddy lot—not a bit like James!

But when I got ready to marry, you
bet,
I wanted a steady old soul for
"him,"
And I got him and haven't been sorry
yet—
Simple, prosaic, old girl-shy Jim!

SAME THING.

Sharp—I punctuated my tire the
other day.
Friend—Punctuated! You mean pun-
ctured, I suppose.
Sharp—P'r'aps I do; but, anyway,
I came to a full stop.

THE MEAN THING.

The bride was weeping as if her
heart would break.
"That horrid Mrs. Patterson said
he hoped my marriage would be a
happy one," she sobbed.
"That was very nice of her," said
her mother. "I don't see why you
should cry about it."
"But she said it as if she felt per-
fectly sure it wouldn't be."

FUR IN FAZHION.

Fur on the stockings and fur on the
shoes.
Fur on the skirts;
Fur is the thing over which to en-
thuse,
Fashion asserts.

Over fur fureblows customers rave
Really 'tis plain
Most of our prominent dressmakers
have
Fur on the brain.

IF SUBJECT TO COLDS, HERE IS GOOD ADVICE

Don't load your stomach with cough
syrups. Send healing medication
through the nostrils—send it into the
passages that are subject to colds
and Catarrh. Easy to do this with
Catarrhazone, which cures a cold in
ten minutes. Even to the lungs goes
the healing vapor of Catarrhazone—
all through the bronchial tubes, nos-
trils and air passages—everywhere a
trace of disease remains will Catarrh-
azone follow. You'll not have colds,
nor will you suffer from sniffles, bron-
chitis or throat trouble if Catarrh-
azone is used. Get it today but be-
ware of dangerous substitutes meant
to deceive you for genuine Catarrh-
azone. All dealers sell Catarrhazone,
large size, two months' treatment,
costs \$1.00; small size 50c.; sample
size 25c.

The forests of the Philippines afford
the greatest variety of wood in the
world. Some of the hard woods are
unexcelled for beauty and durability.

THE AGONIES OF NEURALGIA

A Nerve Trouble, Always Due to
Weak, Watery Blood.

Only those who have been attacked
with neuralgia can form the faintest
idea of what its victims suffer. A
tingling of the tender skin, a sharp
sudden stab from some angry nerve;
then piercing paroxysms of pain that
is neuralgia. The cause of the trou-
ble is disordered nerves, due to weak,
watery blood. The cure is Dr. Wil-
liams' Pink Pills, which make new,
rich, red blood and thus soothe and
strengthen the disordered nerves and
cure neuralgia. Mr. Louis Martin,
Midway, Ont., says:—"I am writing
to let you know the great benefit Dr.
Williams' Pink Pills have been to me.
Two years ago I was a physical wreck.
My nerves were all unstrung and I
suffered tortures from neuralgia, in
the head and throughout the nervous
system generally. I was almost un-
fit for work and only managed to get
along with the greatest difficulty. I
doctored for about five months and
in this time took over forty dollars'
worth of medicine without any bene-
fit. More, I was actually growing
worse and finally had to take to my
bed. My nerves got so bad that I
could not turn over in bed without
help and the pain was something
awful. As I am a farmer you can
easily see that necessary work was
being neglected, so I sent for a brother
who was in Alberta to come and
take charge of the work. When my
brother arrived he at once urged me
to try Dr. Williams' Pink Pills, tell-
ing me of some cures that had come
under his observation. I got half a
dozen boxes and before they were all
gone there was no doubt they were
helping me. Altogether I used nine
boxes of the Pills and by that time I
was a well man and it is impossible
to say how thankful I was for my
release from pain."

You can get Dr. Williams' Pink
Pills from any dealer in medicine or
by mail, post paid, at 50 cents a box
or six boxes for \$2.50 from The Dr.
Williams' Medicine Company, Brock-
ville, Ont.

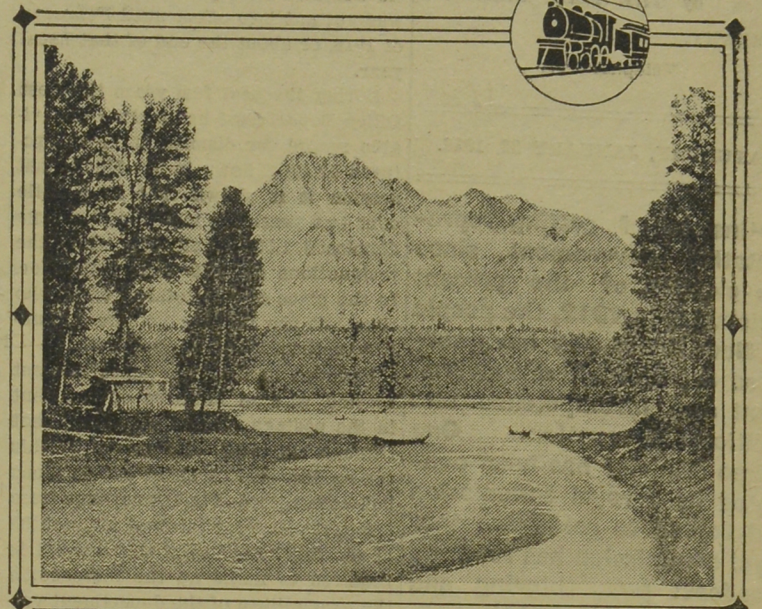
MR. ONELINER

"Henry, did you feed the
CAT?"
"I did, m'dear."
Every day for weeks we have gone
through.
This dialogue, Mrs.
Oneliner, militant of my suffragettes
And I. We never
Miss an evening
Tonight we varied it. Oh me, oh my!
"I don't see, then," said
She, "why that cat grows so thin."
Why, she hasn't an
Ounce of flesh on her bones.
Do you suppose she's sick?"

"Sick? There's nothing
he matter with that cat.
She bulges like an
LDERMAN."
"She does not. Here,
Kittykittykittykittykittykitty."
Presently from under the
Shed there came a
Meeching, mournful, solemn-fac'd
Puerile feline,
Who unctuously
Rubbed my leg
And purred an invitation to
Be invited to lunch.
"Now, you get out of here," quoth I
"Beat it, or I'll beat you."
"Why, HENRY ONELINER!"
What do you mean!
Shooing your cat away like that!"
"Cat? That isn't our cat.
That's a stray. Here's
Our cat!"
Approached a
Fat feline who purred
Proudly and
Rubbed my other leg.
"Scat!" said my joy
"Get out! Scat! That's
The cat that's been
Eating our chickens. It belongs

Note to Editor—Not to be Released BEFORE JANUARY 22, 1916.

"THE FINEST TRIP I HAVE EVER HAD IN ANY LAND"



JUNCTION OF BULKLEY AND SKEENA RIVERS,
BRITISH COLUMBIA, ON LINE OF G.T.P.

The following account of a trip through the "Norway of Amer-
ica," the Rocky Mountains and virgin wilderness of Northern
Ontario, is from the pen of a well-known gentleman now in his
eighty-fifth year.

After a five weeks' visit to some
members of my family, on their fruit
ranch in the State of Washington, I
started out for Seattle on my return
trip to Toronto. On arriving at Seat-
tle I found the fine steamship "Prince
George," on which I was to travel to
Prince Rupert, ready at her dock. I
was located in a very comfortable
stateroom, and we left punctually at
9.30 a.m.

We arrived at Victoria at 1.15 in
the afternoon, and stayed there long
enough to see this beautiful "Capital
of British Columbia," situated on the
Southern Point of Vancouver Island.
The narrows near Vancouver City
were very interesting with the rugged
mountain peaks and sharp pointed
rocks nearby, and the swift tidal flow
of water in which you can see at cer-
tain seasons of the year hundreds of
salmon.

The stay at Vancouver allowed time
for some social calls, and soon after
midnight the "Prince George" started
on her voyage north. I was up be-
fore six o'clock next morning, in time
to get a view of the Coast Range of
mountains on the mainland at close
quarters. Vancouver Island is nearly
300 miles long, and we coasted along
these shores, wild and rugged, and
heavily timbered, and thick with fall-
en trees and underbrush. The moun-
tains, I should judge, were from three
thousand to five thousand feet high,
with innumerable little bays at close
way. The channel or sound between
Vancouver Island and the Coast
Range is only about one and one-half
miles wide, and the views from the
deck of the vessel are interesting and
at times grand. Salmon canneries
and sawmills are dotted along the
shores. Occasionally we saw whales
spout alongside, and schools of por-
poises, while a big seal popped up
his head to have a look around. The
day was bright, and, taking it all to-
gether, it was the finest trip I have
ever had in any land, and I predict
that the Grand Trunk Pacific Coast
Steamship Company will have to put
on this route daily steamships to
accommodate the crowd of tourists
that will inevitably flock to this re-
gion to enjoy the magnificent scenery.
The trip is free from all discomforts,
the waters threaded being sheltered
by Vancouver Island and other small
islands. The steamships are models
of the latest type of Atlantic grey-
hound, have a speed of 18½ knots an
hour, are beautifully fitted up, while
the food was delicious and well served.

Mount Robson is the centrepiece of
Mount Robson Park, a beautiful re-
serve under the control of the Brit-
ish Columbia Government. East of
this, and just across the boundary line
of Alberta, lies Jasper Park, a national
reserve which has a most picturesque
lake, declared by travellers to exceed
in beauty any similar lake in the Can-
adian Rockies. Jasper Park will be
a great attraction to travellers over
this splendid road, to break their
journey and to enjoy Alpine scenery
of the finest character. We passed
through Jasper Park at the end of
our second day's rail journey from
Prince Rupert. Next morning we
were in Edmonton, and in the fine
city of Saskatoon in the evening.
From Winnipeg east over the new
Transcontinental line the country was
very interesting to me, with its many
settlements, around which were lo-
cated the clearings of new farms.
Passing through the northern parts of
old Ontario, via North Bay and Mus-
koka Lakes, with charming lake and
wooded scenery, we arrived at Toron-
to at 12.05 noon on time, five days
after leaving the Pacific Ocean at
Prince Rupert. Thus ended one of
the most enjoyable trips I have ever
experienced.

J. S. McCM.

Zo the Robinson's, next door.

Why the other is ours, of course."

I didn't say any more.

It's possible that she won't tumble.

Let's pray she won't.

But how can she help it?

ANY ONE CAN

See with half an eye that

I have been shooing away the

Thin one and feeding the

FAT ONE FOR MONTHS.

MR. HEPBURN TO MAKE STATEMENT

Ottawa, Jan. 21.—Borand Hepburn,
M.P., who was mentioned by Dr.
Fugsley as middleman in connection
with shell contracts, is to make a state-
ment in the House this afternoon ex-
planatory of his position.

Canada's woodlands and forests ex-
ceed 865,000,000 acres in extent.

A WONDERFUL MEDICINE FOR CHILDREN

Mrs. Geo. Huffman, Willington,
Ont., writes:—"I have used Baby's
Own Tablets and can recommend
them as a wonderful medicine for
children. I am the mother of five and
have used no other medicine for any
of them." Thousands of other moth-
ers say the same thing of the Tablets.
That is why once a mother has used
them for her little ones she would
use nothing else. The Tablets are
sold by medicine dealers or by mail
at 25 cents a box from the Dr. Wil-
liams' Medicine Company, Brockville
Ont.

WHAT THE PAPERS SAY.

When the days begin to lengthen
the coal bills begin to follow suit.—
Chicago News.

Speaking of unpopularity, old Bill
Rendored could not be elected dog-
catcher.—Chicago News.

However, not even the scoffers can
quarrel with the election of the movie
stars.—Chicago News.

What's become of the female throat
we saw so much of all summer and
last winter? Fur, fur away.—Boston
Record.

"SALADA"

The Cleanest & Best Tea Sold
Sealed Packets Only. - Never Sold in Bulk.