

50th Bank of Hamilton YEAR ANNUAL REPORT FEBRUARY 28th, 1922

PROFIT AND LOSS ACCOUNT

Balance at credit of Profit and Loss Account, 28th February, 1921	\$ 139,724.96
Profits for twelve months ended 28th February, 1922, after deducting charges of management, interest accrued on discounts, rebate on current discounts, and making provision for bad and doubtful debts	526,822.32
Premium on New Stock	3,900.00
Disposal of an office	500.00
Quarterly dividends, Nov. 12, 15, 18, and 21 at rate of 12% per annum	23,407.56
To Provision Fund, Annual Assessment	42,884.31
War Tax on Bank Note Circulation	520.00
Transferred to Reserve Fund—From Premium on New Stock	100,000.00
To Bank Premiums Account	216,558.49
Balance of Profits carried forward	\$ 900,872.07

RESERVE FUND

Balance 28th February, 1921	\$ 4,419,410.00
Premium on New Stock	390.00
	\$ 4,420,000.00

GENERAL STATEMENT

LIABILITIES	ASSETS
TO THE PUBLIC:	Gold and Current Coins
Notes of the Bank in Circulation	1,445,223.84
Deposits not bearing interest \$17,075,020.82	Dominion Government Notes
Deposits bearing interest	7,081,224.00
Including interest accrued	Notes of other Banks
to date of statement	2,455,506.12
Balance due to other banks in Canada	Checks on other Banks in Canada
71,319,125.32	629,974.78
Balance due to Banks and Banking Cor- respondents in the United Kingdom	Balance due by Banks and Banking Cor- respondents in the United Kingdom
78,220.54	45,026.34
Correspondents in the United Kingdom	Balance due by Banks and Banking Cor- respondents elsewhere than in Canada and the United Kingdom
240,541.79	733,867.77
Canada and the United Kingdom	Dominion and Provincial Government Sec- urities not exceeding market value
Acceptances under Letters of Credit	6,047,509.31
\$69,243,323.63	Canadian Municipal Securities, and Jiri- sh, Foreign and Colonial Public Securi- ties other than Canadian
TO THE SHAREHOLDERS:	3,111,354.45
Capital Stock paid in	Banking and other Bonds, Debentures and Stocks, not exceeding market value
6,000,000.00	374,123.85
Reserve Fund	Call and Share Loans not exceeding thirty days in Canada, on Bonds, De- bentures and Stocks
4,420,000.00	6,824,523.11
Balance of Profits carried forward	Loans to Cities, Towns, Municipalities, and School Districts
218,590.53	4,264,692.75
Dividend No. 121 payable 1st March 1922	Other Current Loans and Discounts in Canada (less rebate of interest)
Former Dividends unpaid	41,684,077.20
\$ 112.00	Real Estate other than Bank Premises
	222,624.22
	Overdue Debts, estimated loss provided for Bank Premises, at not more than cost, less amounts written off
	3,128,307.33
	Deposits with the Minister of Finance for the purposes of the Circulation Fund
	250,000.00
	Liabilities of Customers under Letters of Credit as per contra
	142,127.85
	Other Assets not included in the foregoing
	512,055.34
	\$79,450,755.31

JOHN S. HENDRIK, President. J. P. HIRSH, General Manager.

AUDITORS' REPORT

In accordance with the provisions of sub-sections 18 and 20 of section 34 of the Bank Act, 1913, we report to the shareholders as follows:

We have audited the above Balance Sheet and compared it with the books and records of the Bank and find that the same is correct and that the same is in accordance with the provisions of the Act. We have also audited the Profit and Loss Account and find that the same is correct and that the same is in accordance with the provisions of the Act. We have also audited the Reserve Fund and find that the same is correct and that the same is in accordance with the provisions of the Act. We have also audited the Dividend and find that the same is correct and that the same is in accordance with the provisions of the Act.

Dated at Hamilton, 10th March, 1922.

AUDITORS:
C. S. BENTLEY & Co.
E. W. G. TAYLOR & Co.

... The East End Meat Shop ... Norval Hardware

C. RIDLER, Butcher
DEALER IN ALL KINDS OF
**Fresh, Cured and Cooked Meats
AND FISH.**
The Right Meat at the Right Prices.
Call and Give us a trial
Orders Promptly Delivered

**Time to Brighten Up
—See Us For—
MARTIN SENOUR
PAINTS**
100 Per Cent Pure
Our Stock is Complete
Our Prices Right.

**GEORGETOWN, Phone 206 Frank Hustler
NORVAL**

**H & D
SHOCK ABSORBERS**

Pave Every Mile for Fords

With H & D Cantilever Shock Absorbers the body of your Ford is still while the wheels and axles follow the contour of the road.

Sudden jars are turned into undulations.
Racking body blows are absorbed—not passed to the chassis.
The fabric of the tires is not bruised—30% saving in tires.
Sidesway, rebound and hammering are absent.
H & D's make the car ride so remarkably easy that after you have used them a week you would not ride without them at ten times their cost.

A Word to Truck Owners
Vibration on rough roads causes damage to goods. The Ford Truck or Speed Wagon equipped with H & D's gets over the ground smoothly and quickly. The cost of H & D's is more than offset by the saving in tires and upkeep.

PRICE, Including Installation:
Passenger Cars, full sets..... \$20 Truck, full set..... \$35

DOING WITHOUT H & D'S IS EXPENSIVE
Ask your Geographer or write direct to
Richards-Wilcox Canadian Co., Ltd.
Winnipeg London Montreal

J. N. O'NEILL & SON
Georgetown Ontario

Minstrels Thurs. & Friday

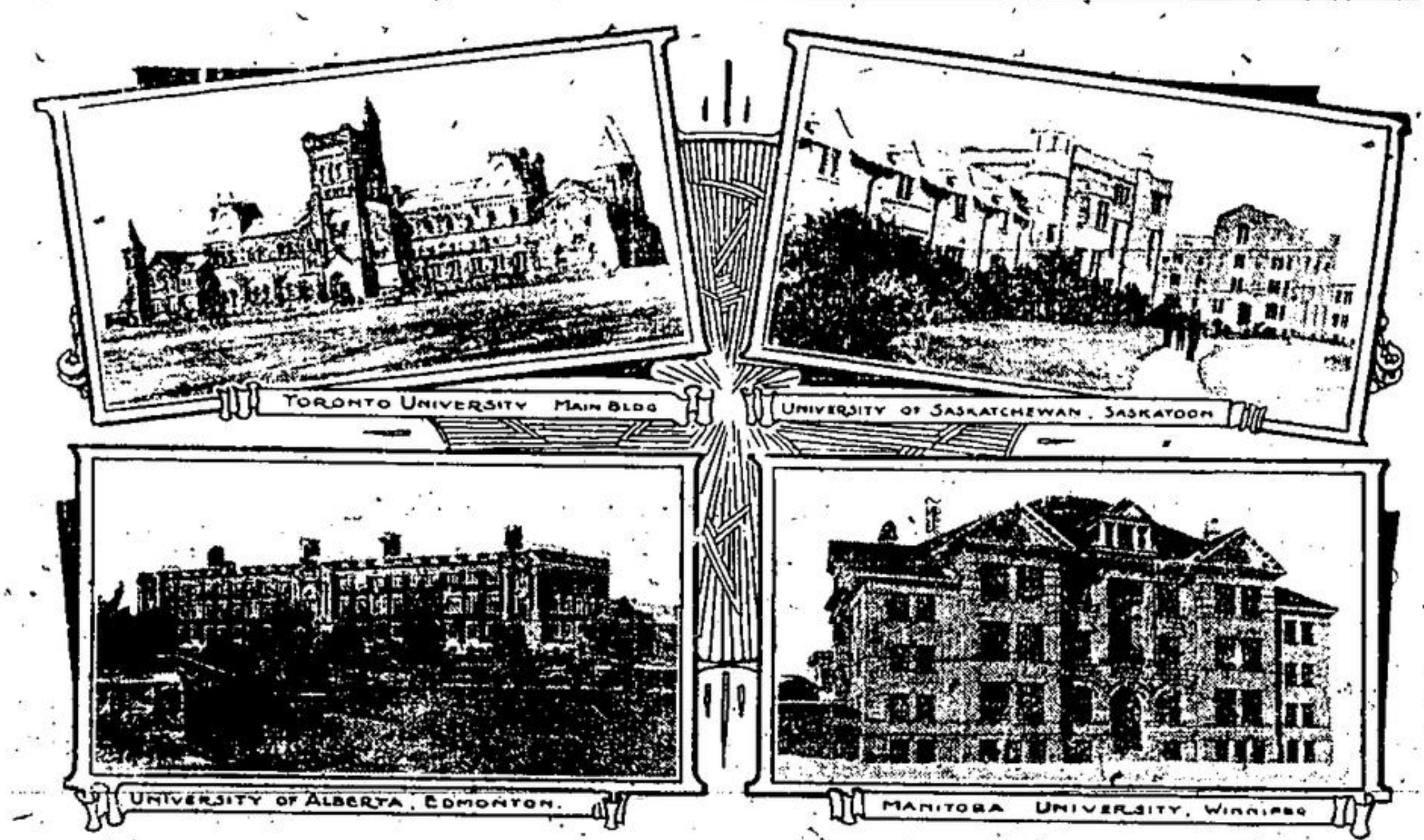
**ASTHMA USE
RAZ-MAH**
NO Smoking—No Snoring—No Sneeze
Just Swallow a Capsule
RAZ-MAH is Guaranteed
to restore normal breathing stop acute
gargling in the bronchial tubes, give
long nights of quiet sleep, contain no
habit-forming drug \$1.00 at your drug-
gist's. Trial free at our agencies or write
Complimentary, 148 King W., Toronto.

Sold in Georgetown by
D. J. MATTHEW

**Vulcanizing
KGG's
Tires for Sale**
All Sizes of Tires, Tubes Required,
Cord Tires a Specialty.

F. H. Butterfield
Opp. Rex Theatre Georgetown

Eggs Wanted for Cash
Highest price paid for fresh
eggs at Purser's Grocery, corner
John and Victoria streets, Geor-
getown.



NATION BUILDING IN CANADA
Universities to Follow the Railroad in Binding East and West Together
For the Cause of National Unity

Kellogg's Jungleland is here!
Greatest Animal Movies FREE to every family!

Jungleland Moving Pictures right in your home today, tomorrow, for weeks to come—FREE to Every Family!

Jungleland Jass Boys will tickle little folks and big folks most to pieces! They're the cleverest, funniest outfit that ever scrambled pell-mell into Canada—all FREE!

Every Jungleland Show is yours to boss to your heart's content! A performance every time you want it—from breakfast till the good-night-lights-go-out! A wonder-fun-feast that astomishes and delights children; a scream-series of animal antics that will bring bunches of laughter from every member of your family!

Kellogg's Jungleland Moving Pictures are HERE TODAY—ready to hop into your home; ready to turn tricks and stunts; to dress up in unheard-of jungle-jee-jaws—just to give you and the kiddies the heartiest of fun!

And all free—ALL FREE!—this Jungleland joy-book of Kellogg's—the cleverest, happiest, most entertaining animal aggregation you ever heard of. A mad-riot of a home circus, that is a marvel as a side-splitter! It would cost 50 cents to buy it at any store!

Kellogg's Jungleland Moving Pictures are right here in town to tell you the joys of eating Kellogg's "WAX-TITE" Corn Flakes! A band of happy, light-hearted jungle-folk who come directly into your home with a big and glad package of KELLOGG'S "WAXTITE" Corn Flakes! Get KELLOGG'S from the nearest grocery store and you get KELLOGG'S Jungleland Movies—FREE! Jungleland is inside the "Waxtite" wrapper. You can't get Jungleland without getting KELLOGG'S "WAXTITE" Corn Flakes!

QUICK to the grocer's at the break of day! QUICK as the doors swing open say "KELLOGG'S 'WAXTITE' Corn Flakes with the Jungleland Moving Pictures!" And, you'll get the big "WAXTITE" package that holds the most delicious Corn Flakes any boy or girl or big folks ever ate!

KELLOGG'S ARE NEVER LEATHERY! Never hard to eat! Millions of children refuse the tough, leathery imitations! And you won't wonder—once you know the marvelous flavor and crisp-crunchiness of KELLOGG'S "WAXTITE" CORN FLAKES.

GET busy mighty, mighty EARLY! Get KELLOGG'S "WAXTITE" Corn Flakes and Jungleland and get the week started right! Have big bowls filled brimful of KELLOGG'S sunny-brown Corn Flakes for breakfast—all crispy and crunchy and all-the-time joyously good! KELLOGG'S "WAX-TITE" are the ORIGINAL Corn Flakes; they ought to be best!

BE Quick! Get your package EARLY, for today is KELLOGG'S JUNGLELAND DAY!

Kellogg's WAXTITE CORN FLAKES

Also makers of KELLOGG'S KRUMBLER and KELLOGG'S-BR'N, cooked and krumbled