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Jas. B. McLeod, Agent

NEWS OF NEIGHBORS

WHAT WHIG CORRESPONDENTS TELL US.

The Tidings From Various Points in Eastern Ontario—What People Are Doing and What They are Saying.

Wilton Personal. Wilton, March 28.—Mrs. Birdsell, of Chicago, is visiting at H. Mills', Miss MacFadyen, Harrowsmith, at 1 E. Gallagher's, Mrs. G. W. Bullock, of Lyn, at W. H. Neilson's.

Items From Flower. Flower, March 28.—A. Cain, Wilbur, spent Sunday at home. Lyon Appleby is acting agent for the Kingston & Pembroke railway at Folger. Miss J. MacFarlane, who has been ill, is somewhat better.

Died at Mountain Grove. Mountain Grove, March 28.—After a lingering illness of heart trouble, Mrs. W. Miller passed peacefully away at the home of her daughter, Mrs. A. Reynolds, Reynoldsdon, on March 22nd. She leaves three sons, Robert, of Huntsville, John, of Arden, William, of this place, and one daughter, Louisa. The remains were interred in the family plot here.

Zealand Notes. Zealand, March 28.—The people are preparing for sugar making. Some have tapped but have not got much sap yet. Robert White and Alexander Ferguson are building a sugar camp. T. Scott visited at Mississippi. Miss Bertha Scott, of Mountain, spent Sunday at her home at Scott's Corners. Visitors: Mr. and Mrs. T. Garrett, Miss Alice, James Cain, Delbert Dastan, at Alexander Ferguson's, Pine Shade Cottage.

Fell Against Circular Saw. Westport, March 28.—Frank Lynett, of Huntsville, who was called home last week, to attend the funeral of the late Mrs. Lynett, is spending a few days in town. Leo Thompson was taken to the Brockville hospital on Thursday. His arm was badly lacerated by accidentally falling against a circular saw used for sawing wood.

Port Milford. Port Milford, March 28.—Quite a few of the farmers are into the maple syrup business. Mr. Rolston, sick for some time, is slowly recovering. W. Hinnerman runs the mill on Tuesdays and Fridays till Mr. Rolston gets around again. The ice is still in the bay, but is not very safe. C. Ostrander's horse got in while crossing on Sunday evening, but managed to get out safely. The people are all very sorry to think that they are going to lose their minister, Rev. Mr. Brown, who intends moving away. G. S. Ackerman is able to be out again. Quite a number are sick with grippe. The Port Milford Packing company has given the contract for 175 acres of tomatoes for this season. Mr. and Mrs. A. McKee have returned home, after their visit in Deseronto. Strapping apple trees is the order of the day in this neighborhood.

At St. George's Lake. St. George's Lake, March 28.—Service was conducted in the Oconto Methodist church on Sunday by Rev. A. Stewart. A large congregation was present. Roads are in a terrible condition. Miss Jessie Leslie spent Sunday at her home at Echo Lake. Mrs. George Aylesworth is very ill. Visitors: Mr. and Mrs. William Hawley, Jr., Mr. and Mrs. Leeta Hawley, at James Tryon's, Mr. and Mrs. A. McGinnis at George McKee's, Mr. and Mrs. S. Dawson, Mountain Grove, at D. Sly's.

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Bell Rock Notes. Bell Rock, March 28.—There was a large attendance at the entertainment held in the church last Friday night. W. Brooks is on a sawing tour again. D. Pomeroy has returned home after spending a week at Desmond. The measles are prevalent in this section again. Thomas Percy is recovering slowly from a severe attack of pneumonia. Mrs. J. Clark is very poorly. Mrs. E. M. Yorke and Miss Edith Verona, called on friends here last Saturday. Thomas E. Furr will leave Sunday to take charge of the Colebrook school. Mr. Furr's numerous friends here regret his leaving so soon. Miss Olivia Sanborn spent Sunday at her home here. Visitors: Mr. and Mrs. H. L. Baudeur, at W. F. Pomeroy's, Miss Phillips, Verona school, at W. Vanest's.

Salem Tidings. Salem, March 28.—The funeral of the late Mrs. W. Shea took place on Saturday in Salem church. John Wannamaker has purchased the farm of the late Mrs. E. Wannamaker. Mr. and Mrs. Roy Morrison have moved to the farm of A. Foster, near Wellington. Mr. and Mrs. J. H. Parliament visited at Princeton recently. Miss Bertha Seeley has returned to Wallbridge after a few weeks at E. J. Parliament's. Rev. G. F. Nickle is holding special services in Salem church. Visitors: Mr. and Mrs. G. Alyea, at Andrew Spencer's; Mrs. G. Wannamaker, Bloomfield, at James Vanocot's.

Log Broke Man's Leg. Chaffey's Locks, March 28.—People of this vicinity are drawing fire wood. Mrs. Young is gaining slowly. Mr. and Mrs. W. A. Chipman, Crosby, and calling on friends and relatives. J. W. Simmons, while drawing logs, had the misfortune of having his leg broken by one of the logs sliding off the sleigh. Dr. Coon, Elgin, was called. J. E. O'Brien, Montreal, spent last week here on business, with the C.N.R. company. Miss Lizzie Barker, spending some time here, has left for her home at Newboro. Misses M. Nolan and Serena Fleming were the guests of Miss Ethel Fleming on Sunday last. The people of this locality are tapping their sugar bushes.

Found Dead in Bed. Lavant Station, March 28.—Mr. and Mrs. E. J. MacFarlane and Mrs. John Cornett spent Saturday evening and Sunday visiting friends around Lavant. John Cornett sold his property here to S. B. Jacobs, of Ompah, and is moving to that place this week, to reside. Mrs. John E. Lee, who has been sick for the last two weeks with pleuro-pneumonia is recovering slowly. William Thomas is ill. Mrs. Patrick Hughes, an old lady, nearly ninety years of age, was found dead in bed, at the residence of her daughter, Mrs. Frank Bartram, near



THE NEW U.S. INTERSTATE COMMISSION. Standing, left to right: F. A. Clark, B. H. Meyer, J. S. Harlan and C. C. McChord. Sitting, left to right: C. A. Prouty, Judson C. Clements (chairman) and F. K. Lane.

Wilbur, one morning last week. B. H. Somerville, M.A., of Queen's College, who has been student on this mission field for the last three summers, conducted services here and at Wilbur on Sunday.

Tieborne Tidings. Tieborne, March 28.—A few attend of the moving picture show at Parham on Wednesday night. Dr. Spink, I.P.S., visited the school on Thursday and reports satisfactory work being done. B. Wagar has been acting as relieving agent during the absence of L. A. Cameron, who has been attending the funeral of his uncle, W. Hanna, moving on R. C. Hanna's farm for the summer. John Hanna is very ill. The remains of the late James Cox, of Gull Lake, formerly of this place, arrived here on Wednesday, and were placed in Parham vault. Visitors: Mr. and Mrs. P. Ritchie, at A. Howes', Parham; Mr. and Mrs. P. Botting, of Badour's; Mr. and Mrs. J. J. Brown, Miss Jessie Leslie, Oconto, at Mrs. H. Gray's; Mr. and Mrs. C. Clowbridge spent Sunday at Oconto.

At Marysville, Tyendinaga. Marysville, Tyendinaga, March 28.—The friends of Mrs. Timothy Drummy were called to her bedside at the Hotel Dieu, Kingston, where her death hourly expected. She went there two weeks ago for treatment for dropsy. Mrs. James McAlpin and sister, Gerald, with Miss B. Logue, of Belleville, called on Edward McNeale and sister, on Sunday last. Mrs. John Drummy and niece, Marie Carroll, of Coteau, returned home, having spent a couple of weeks with her father-in-law, John Drummy. Some of the young folks from here spent a pleasant afternoon with John Doyle, former concession, on Sunday last. Miss Nellie Colton, of Ingers, and Miss C. Hunt, of Marlbank, are visiting Miss Annie McAlpin. Miss Maud Black, of Shannonville, is with Miss Annie White for a couple of days. Mr. and Mrs. W. Alexander was with her father, John Toppings, on Sunday last. Mr. and Mrs. Florie Oliver with Miss Pearl Stuart, of Shannonville, spent Wednesday evening at J. C. Meagher's.

Kellerville Reports. Kellerville, March 28.—William Brader, of Sunbury, has moved on John Patterson's farm. John Banks has finished his contract of drawing wood to the school house. Robert Stanley has returned from Watertown, N.Y. J. E. Anglin and son, Joseph, spent last week at Athens. Mrs. John Gilbert, who has been in the west for the past three years, has returned and taken possession of her farm. Robert Stanley is having a new steel roof put on his cheese factory. Rev. Mr. Waddell, of Harrowsmith, will preach in this place on April 2nd. John Gibson, of Invermont, purchased a number of calves in this vicinity last week. Healy Johnston, of North Shore, has moved on his farm, which he purchased from William Loucks. Visitors: Miss Nicholson, of Seeley's Bay, at R. J. Stanley's; Miss Oden, of Kilmuirnie, at Frederick Light's; Miss Annie Caird, of Kingston, at her father's; Mr. and Mrs. Henry Scott, of Melbourn, at their daughter's; Mrs. James Boal; George McFarland and wife, at William Dixon's.

Damage at Holleford. Holleford, March 28.—A terrific wind and rain storm passed through here, yesterday, doing considerable damage. The roofs were blown off S. Davey's barn and stable, and the roofs of J. G. Redmond's woodshed and pump-house were blown off and torn. A kindling wood. His barn and drive house were also badly damaged. Mrs. J. Whain has rented and is living in the house vacated by P. Vancoughnet. D. Walker has sold his farm here to Frederick Martin. He intends getting a larger farm. A. Collins, who has been very ill, is recovering as also is Mrs. O'Reilly. Visitors: Mrs. H. Munsie, Oliver's Ferry; Dr. George Verona; James Devo and Miss Gertrude Devo, Harrowsmith, at James Walker's; Mrs. Leahy, Sydneyham, at O'Reilly's; Mr. and Mrs. C. G. McKnight, Godfrey, at J. W. Redmond's; Mr. and Mrs. T. Bander, of Verona, at Charles Nicholson's; J. Redmond, Kepler, at A. Redmond's, and H. Watson, Hartington, at D. Walker's. B. Lee has moved to J. Ewing's farm here.

News From Outlet. Outlet, March 28.—Mr. and Mrs. John Reid, and George Reid, of Long Point, visited their parents, Mr. and Mrs. G. A. Bradley, Charleston, last week. R. Birch is sawing wood through this section, with his gasoline engine. Miss Ethel Earl, Lansdowne, was at J. H. Slack's on Monday. Miss Edna Goff, Sand Bay, at M. Cross', and Mrs. G. W. Stacey and little daughter, Anna, at A. Greer's, on Sunday. Rev. D. C. Reid made a trip through some of the northern counties recently. Robert and Matthew Stacey are hauling lumber to their point, to build a summer cottage. Miss Minnie O'Grady returned home, on Saturday, after a few weeks at home. Mr. and Mrs. Robert Mine, of Brewer's Mills, spent a few days, last week with friends in this neighborhood. Messrs. Gordon and Herbert Hall and Charles Foley and William O'Grady were among those who recently started for the North-West. John Slack, of Brockville Business College, spent Saturday and Sunday at his home here. Mrs. Edward Vederberg left, on Tuesday, to nurse a case at Shanly.

News From Newburgh. Newburgh, March 27.—Friday of this week completes the winter series of literary meetings in the high school, and every effort is being put forth to close with a programme worthy of much credit to the society. Mr. Brown, of Belleville, in the interests of the L.O.E., is here. Mr. and Mrs. Wart-

The Bank of British North America

ESTABLISHED IN 1836 Incorporated by Royal Charter in 1840

SEVENTY-FIFTH ANNUAL REPORT AND BALANCE SHEET

Report of the Directors of the Bank of British North America, Presented to the Proprietors at Their Seventy-Fifth Yearly General Meeting, on Tuesday, March 7th, 1911.

The Court of Directors submits the accompanying Balance Sheet to the 31st December last. It will be seen that the profits for the year, including \$9,886.13 brought forward from last account, amount to \$64,928.35, which the directors propose to distribute as follows: In the payment of a dividend of 30s per share... \$146,000.00 In the payment of a Bonus of 10s per share... \$48,666.66 Both payable, free of Income Tax, on the 7th April 1911... \$194,666.66 Transferring to the Reserve Fund... \$121,666.66 Transferring to Bank Premises Account... \$48,666.66 In the payment of a bonus of 5 per cent. to the Staff, about... \$29,300.00 Dividend paid October, 1910... \$146,000.00 Leaving a balance to be carried forward of... \$5,112.24 The above Dividend and Bonus will make a distribution of 7 per cent. for the year. The Dividend Warrants will be remitted to the Proprietors on the 6th April next. Since the last Report, dated 30th June, 1910, Branches have been opened at Caydon and Lampman, in Saskatchewan; and Sub-Branches at Royce avenue, West Toronto; Haymarket Square, St. John; and Upper Lansdale avenue, North Vancouver. The following appropriations from the Profit and Loss Account have been made for the benefit of the Staff, viz: To the Officers' Widows' and Orphans' Fund... \$4,635.54 To the Officers' Life Insurance Fund... \$3,889.34 London, 24th February, 1911.

Proceedings of the Seventy-Fifth Yearly General Meeting, on Tuesday, March 7th, 1911.

The Secretary (Mr. A. G. Wallis) having read the notice convening the meeting, The Chairman (Mr. J. H. Mayne Campbell, of Toronto) said: The report and the balance-sheet as at December 31, 1910, being in your hands some days ago, I think we need not read them through at length, and that it will save repetition if we take up the matters dealt with in the report, as we meet them in going through the balance-sheet, turning them to its account and comparing it with that of the previous year, the \$121,666.66 that we propose in the report to transfer to reserve, fund brings that account up to \$252,333.33—24s per cent. upon the capital. In the last fourteen years we have added \$1,314,000.00 to reserve, entirely out of the Bank's profits, and we think it very important to continue strengthening it. Deposits and current accounts have increased \$1,619,199.33, the amount in circulation \$76,422.08, Bills payable and other liabilities, etc., are \$264,253.13 less than a year ago; rebate account is somewhat larger. The next item, liability on endorsements, was an indirect liability existing at the close of 1910, and all the paper representing it has since run off. The two items in currency, totalling \$50,000.00 were explained by the chairman at recent general meetings. This brings us to the profit and loss account. We brought into the first half-year's account from the previous year, after paying the dividend and bonus declared in respect of it, the sum of \$99,986.72. To this is to be added the net profits of the year, \$54,941.62. We propose dealing with this in the following way—\$121,666.66 to be added to the reserve fund, as I have already mentioned. Then we have \$133,261.68, our premises account by another \$48,666.66, leaving it at \$181,928.34. To this we have added a further \$384,000.00; so that we have expended in all \$1,997,666.66 for the purposes of this account during the last eight and a half years. During the same period, however, the offices, comprising branches, sub-branches and agencies, have been increased from twenty-four to eighty-three, and our premises in some of the older centres have been remodelled, modernized and greatly enlarged. Through the expenditure and appropriations may look large, they are not really so when measured by this need of keeping pace with the tremendous strides that the country has been making and the expenditures this has entailed upon us; and the directors only regret that we have not been able to make even larger appropriations for the purpose of keeping the premises account within smaller figures. Then we propose, subject to your sanction, to make the usual contributions out of profits to the officers' funds. And we have great pleasure, too, in recommending for your approval the proposed 5 per cent. bonus to the staff. These transfers and appropriations from the profits leave a balance of \$424,578.59, out of which we paid an interim dividend of 20s per share in October last, disbursing \$146,000.00; and now propose to pay a final dividend of 30s per share and a bonus of 10s per share, both payable, free of direct tax, on this day month. These distributions will amount to \$340,666.66, or at the rate of 7 per cent. for the year, leaving a carry-forward of \$83,912.24 to the new year. Turning now to the assets, there is an increase in cash and specie of \$459,233.57, whilst loans at call and on short notice are \$1,803,206.39 lower. The cash and specie, \$5,812,057.87, was in the proportion of 37.35 per cent. to our immediate and direct liabilities—that is to say, to demand deposits plus the note circulation; and our total cash assets available immediately, or at call or short notice, \$14,596,899.47, were 32.1 per cent. of our whole direct liabilities to the public. As to the investments, we have sold the rest of our consols, and the National War Loan was paid at maturity. The proceeds were reinvested in short-term Exchequer Bonds. We have also sold our long-dated Canada Three's and redeemed in short-term Canada Three's and three-quarters. Our aim was to replace our former investments with greater stability in market values, in the hope of avoiding the ever-recurring need of appropriations from profits against market depreciations. The sale of our consols and of the Canada Three's was necessarily

BALANCE SHEET, 31st DECEMBER, 1910

Table with columns for LIABILITIES, ASSETS, and various financial figures. Total assets are \$22,394,581.99.

We have examined the above Balance Sheet with the Books in London, and the Certified Returns from the Branches, and find it to present a true statement of the Bank's affairs as shown by the books and returns.

G. SWEAT, N. E. WATERHOUSE, Auditors. Of the Firm of Price, Waterhouse & Co., Chartered Accountants.

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300 Cords Peeled Pulp Wood This Wood was peeled and piled under cover to dry.

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Then Get In modern, sanitary plumbing that, in the end, will be worth all its cost and more.