

## Bank of Hamilton

Surplus, .. \$5,000,000  
 Capital Authorized, .. \$5,000,000  
 Capital Paid Up, .. \$3,000,000

### AN IMPORTANT ALLIANCE.

When a young man first makes his alliance with a financial institution by opening a Savings Account, he should look ahead to the time when his bank book will aid his advancement.

A growing bank balance assures an employer that a young man has mastered the principle of economical management.

R. R. TELFORD, Manager.  
 Jarvis Branch.



The range with pure white enamelled steel reservoir stamped from one piece. The

# McClary's Pandora

Range reservoir is seamless and clean enough to use in cooking, and preserving. See the McClary dealer.

MADE IN CANADA  
 for sale by E. T. CARTER

## UNION BANK OF CANADA

With Cash in the Bank You Can Buy to Advantage

You know how everything costs more when you have to buy on credit. Why not buy at Cash? If necessary, open a Savings Account in Canada, and, with the money in hand, discounts will help to swell your bank balance, and you will have made a good start towards financial independence.

Jarvis Branch.  
 Hagersville Branch

L. B. AVERY, Manager  
 S. C. EVANS, Manager

# The Turn of the Tides

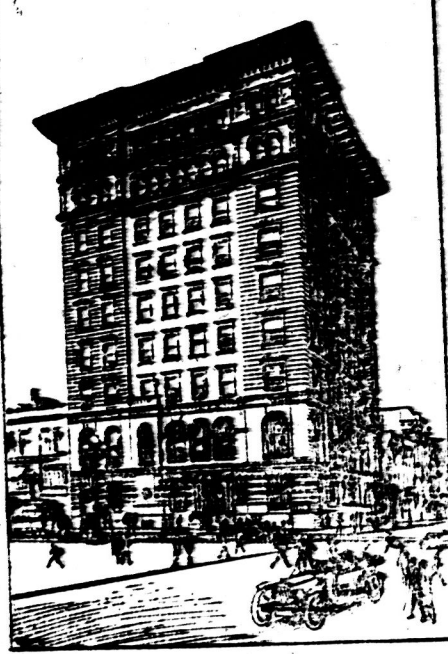
There is a tide in the affairs of men which, taken at the flood, leads on to Fortune.

Many Canadian business men are eagerly looking forward to the "turn in the tide" in Canadian trade. Some of them are saying: "Just wait until this war is over—the country will prosper, business will boom, and we will then start advertising on a large scale to get our share of it."

There is a wiser type of man; the man who is acting instead of talking—laying his plans now, so as to have his "boat of business" headed up-stream when the tide turns; advertising now, because he knows that to delay until the war is over is to add a hundred-fold to the opposition his plea for "a share of his business" must encounter.

Public opinion is not to be won "over night." When the Canadian public lets loose its cash, the manufacturers and merchants to whom the golden stream will most freely flow, are those who are busy now creating good will for themselves and their goods.

The tide of business at its flood requires, months of preparation. Preparation is the key to success. Do not wait until it is too late.



## 43rd ANNUAL STATEMENT BANK of HAMILTON

As submitted to the Shareholders at the Annual Meeting held at the Head Office of the Bank at Hamilton, Monday, January 18th, 1915.

### BOARD OF DIRECTORS

Hon. John S. Hendrie, C.V.O., President. Cyrus A. Birge, Vice-President.  
 C. C. Dalton, Robert Hobson, C. H. Newton, Geo. Rutherford, J. Turnbull, W. A. Wood.

### PROFIT AND LOSS ACCOUNT

Balance at Credit of Profit and Loss Account, 30th November, 1914	\$ 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	485,285.40
	\$ 636,417.15
Appropriated as follows:	
Four quarterly dividends in all 1914	\$200,000.00
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
	\$479,309.62
Balance of Profits carried forward	\$157,067.53

### GENERAL STATEMENT

#### LIABILITIES

To the Public:	
Notes of the Bank in Circulation	\$ 3,022,100.00
Deposits not bearing interest	\$ 6,941,005.54
Deposits bearing interest, including interest accrued to date of Statement	28,462,822.77
	34,523,827.91
Balances due to other Banks in Canada	4,632.13
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
	\$ 37,946,954.47
To the Shareholders:	
Capital Stock paid in	\$ 3,000,000.00
Reserve Fund	\$ 3,000,000.00
Balance of Profits carried forward	157,067.53
	\$ 3,757,067.53
Dividend No. 102, payable 1st December, 1914	90,000.00
Former Dividends unclaimed	240.50
	\$ 6,847,308.12
	\$ 44,694,262.59

HAMILTON, November 30th, 1914.

JOHN S. HENDRIE, President

#### ASSETS

Current Coin	\$ 667,892.03
Dominion Government Notes	5,469,792.90
	\$ 6,137,684.93
Deposit with 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	290,745.00
Deposits on other Banks	1,463,055.20
Deposits due by other Banks in Canada	296,318.44
Deposits due by Banks and Banking Correspondents elsewhere than in Canada	256,792.31
	\$ 6,664,594.98
Dominion and Provincial Government Securities, not exceeding market value	282,840.85
Canadian Municipal Securities, and Provincial, 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
	\$13,304,086.57
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	2,082,383.51
Other Assets not included in the foregoing	377,610.64
	\$ 31,302,384.25
Liabilities of Customers under Letters of Credit as per contra	87,801.76
	\$ 44,694,262.59

J. P. BELL, General Manager

#### AUDITORS' REPORT.

In accordance with the provisions of Sub-sections 19 and 20 of Section 55 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. HEAD, Chartered Accountants.

### To Eat Meat

Change of Diet on Fridays Owing to the High Cost of Fish.

Butter wrappers of genuine parchment paper can be had printed, with name of farm, etc., at \$2.25 per thousand and or \$1.50 for five hundred at The Record Office.

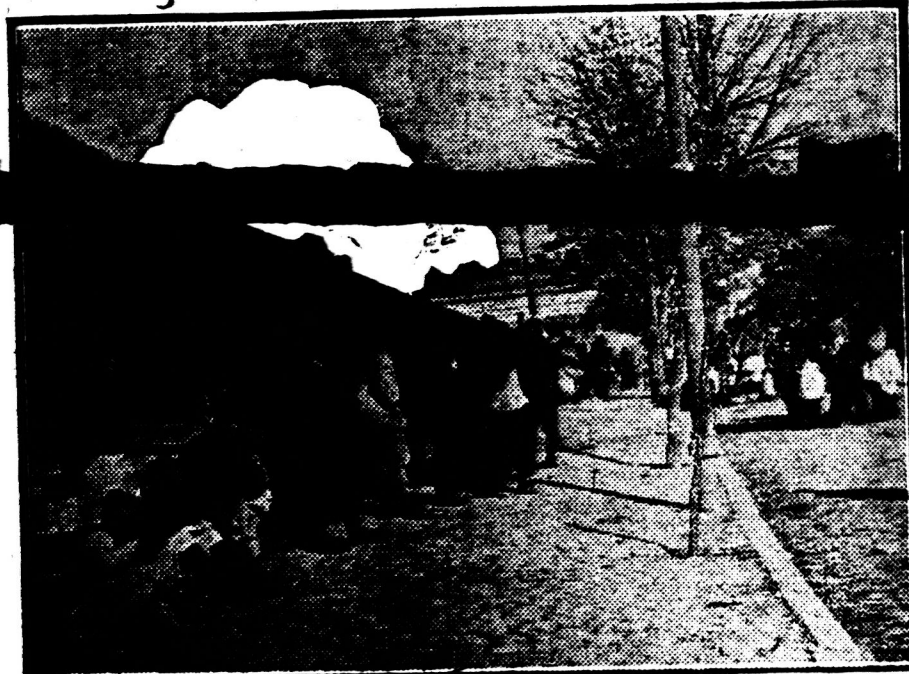
### A Position for FALL and WINTER

We have a sound business proposition for a reliable energetic salesman for this district to sell fruit trees, small fruits, Flowering Shrubs, etc.—Pay weekly; outfit free, exclusive territory.

OVER 600 ACRES of fruit and ornamental stock under cultivation. We sell through our salesmen direct to the consumer and guarantee delivery of fresh, high-grade trees. Our agencies are valuable by reason of the service we give and the volume of business done. Established 35 years.

Write PELHAM NURSERY CO., Toronto, Ont.

P.S.—Handsome catalogue on request either to applicant or those wishing Nursery stock.



STREET SCENE IN BELGRADE, CAPITAL OF SERBIA.

## Renewal Time

X X X

The Time for renewal to all papers, weekly or daily, is NOW. The Record will save you money. Get our Clubbing Rates. . . Do it early.

## MURPHY & COLTER

Barristers, Etc.  
 Cayuga - Ont.

At Jarvis Street, Hamilton

## D. M. ALLEN

Fashionable Tailor and agent for

The Rex Tailoring Co., Toronto.

Call and see samples and get prices of Tweed and Worsted Suitings and Overcoatings.

I am making a specialty of CLEANING & PRESSING CLOTHES

Grand Trunk Railway System TIME TABLE

No 63 to Hamilton	Departs 7:40 a.m.
No 21 to Hamilton	.. 8:30 a.m.
No 23 to Hamilton	.. 9:30 a.m.
No 21 to St. Thomas	.. 10:30 a.m.
No 23 to St. Thomas	.. 11:30 a.m.
No 42 to Caledonia Junction	.. 8:45 a.m.
No 44 to Canfield Junction	.. 9:30 a.m.
No 42 to Port Dover	.. 10:30 a.m.
No 44 to Port Dover	.. 11:30 a.m.
No 62 to Port Bowen via Pt. Dover and Simcoe	Departs 7:10 p.m.

## PATENTS PROMPTLY SECURED

In all countries. Ask for our INVENTOR'S ADVISER, which will be sent free. MARION & MARION, 354 University St., Montreal.

## FUR SALE

## MURDOCH'S

SIMCOE'S FAVORITE SHOPPING PLACE

## FUR SALE

Your Greatest Expectations Realized at this JANUARY CLEARANCE SALE  
 This Sale will be a money saving opportunity. Remember all our Furs on sale at 25 per cent off. The Saving Prices on many lines in our store is most exceptional.

#### JANUARY SALE OF FURS

The unusual Fur Bargains at this store are due to two reasons. First the heavy stock, altogether too large for this time of the year and secondly, the January effort at clearance of Winter apparel. High Grade Furs at exceptional prices.

LADIES FLANNELETTE ROBES Very Special Value of Striped Flannelette Night Robes. Regular 60c for 34c.

LADIES KIMONOS Winter weight Kimonos in a variety of colors. You'll surely buy whether you need one or not at this price. Regular \$1.00 for 74c.

#### CLEARANCE OF DRESS SKIRTS.

No reserve, Black and Navy Serge and Tweed Skirts regular \$5 and \$6 values on Sale Saturday at \$2.47. Do not miss this opportunity to buy a stylish new Skirt from our regular stock at such a saving.

#### CORSET CLEARANCE

A big special for Saturday. These are high-grade corsets and not the usual sale sale corset class. Long hips and low bust, six hose supporters, sizes 22 to 27. Regular \$1.25 Saturday only 74c.

#### WOOL BATS

Any of our 75c Wool Bats on sale Sat. unday for 54c.

#### CLEARANCE PRICES IN MEN'S WEAR

OVERCOATS—heavy double breasted Ulsters, belt back, latest cut in Brown and Grey Tweeds \$18 and \$20 Coats for \$12. SHOES—Just-Wright Shoes in Tan, Gun Metal and Patent Leathers, Regular \$5.00 for \$4.50. SWEATERS—All Sweaters in stock at a big reduction on Saturday. WINTER CAPS—Heavy Golf shape with Fur band inside. Regular 50c for 42c. MEN'S HATS—Come in and see our line of Hard and Soft Hats, we have them of clearing prices. Always the best of everything for the least money.

GROVER C. MURDOCH & CO., Ltd., Simcoe.