

## Loved Countries

THAM-EDWARDS, death at Hastings recently announced a very honorable death of our time. She was a popular writer, but the greater as the best of it, one strong motive, of a better understanding of Frenchmen and than a quarter of anything had been quite Cordiale she ends that end, and a long life she same purpose. Only strong interest in point of time was her delight life, which found in various novels backgrounds.

Betham-Edwards, a manor-house of Ipswich, in 1839, Edward Edwards, the Betham of the derived from daughter of Sir Will. specially prized, atically, not as a son, but because it nations. Above all mother's early Lamb. But the to cause great herself and her long friend, Ame well-known ro-Egyptologist. Be- public persevering- gently, refused educated at home, if, she began her busily with "The ne Sea" (1857), was twenty, and by a London pub- as sent through local grocer, as it read, was several others ly — "John and Jacob" (1864), "ry" (1865), etc. her first-hand and French as a distinct gift ily account for as a writer of to quite recent

with country life there looker-on, ath she was for serious farmer, or the headman les of corn and k, she tells us (1893), and our Bathsheba, never altogether not go to mar- Suffolk women in those days, her indeed. The her, yet it was at her instinc- the auto-crate English coun- into conscious

her sister and to Suffolk was a deep plunge ary world. She e, had a talent living interest ents. All the time were Madams Bodin- n's education, lora, the good gees, while lat- Henry Lewes her hosts and and women of W. E. Chan- Blanc, Tur- others she jott- ches in her her remem- olitary case of ched by kind-

ds was a wo- strong opi- dices. In her m she was as as that other of Borneo. It as a religious of — indeed, d matters had her intensely manism as ex- mplying the ce in family a in any de- the personal was British than religious ed her strong fluenced her did not warp she counted s friends; but "Home Life hat her most ere made but circum- geiose circles, storted there- of view the utmost

ss Betham- receipt of a e always had rom her con- France. On errary jubilee nted with a d circle of e almost the vely in touch ay, and dur- fresh life e and the of Alsace," Manchester

47th ANNUAL STATEMENT	
25th February, 1919	
Bank of Hamilton	
BOARD OF DIRECTORS:	
SIR JOHN HENDRIE, K.C.M.G., C.V.O., President	
CYRUS A. BIRGE, Vice-President	
C. C. DALTON	ROBT. HOBSON
I. MITLADO, K.C.	J. TURNBULL
	W. E. PHIN
	W. A. WOOD
J. P. BELL, General Manager	
PROFIT AND LOSS ACCOUNT	
Balance at credit of Profit and Loss Account, 25th February, 1918.....	\$ 232,421.50
Profits for twelve months ended 25th February, 1919, after deducting charges of management, interest accrued on deposits, rebate on current discounts, and making provision for bad and doubtful debts.....	571,226.10
Recovered from over-appropriations.....	100,000.00
	\$903,647.60
Appropriated as follows:	
Dividends Nos. 115, 117, 118, 119, at 12% per annum.....	360,000.00
To Pension Fund.....	30,000.00
War Tax on Bank Note Circulation.....	30,000.00
To Patriotic, Red Cross and Relief Funds.....	18,150.00
Transferred to Bank Premises Account.....	12,000.00
Transferred to Reserve Fund.....	200,000.00
Balance of Profits carried forward.....	\$514.15
	\$903,647.60
GENERAL STATEMENT	
LIABILITIES.	ASSETS.
To the Public:	Gold and Current Coin.....
Notes of the Bank in Circulation.....	\$ 904,821.72
Deposits not bearing interest.....	7,526,768.00
Deposits bearing interest, including interest accrued to date of statement.....	2,500,000.00
41,578,247.63	Deposits with the Minister of Finance for the purposes of the Circulation Fund.....
Balances due to other Banks in Canada.....	158,500.00
64,377,058.13	Cheques on other Banks.....
64,324.33	2,028,187.96
Deposits due to Banks and Banking Correspondents in the United Kingdom.....	16,443.35
101,331.50	Deposits due by Banks and Banking Correspondents elsewhere than in Canada.....
Deposits due to Banks and Banking Correspondents elsewhere than in Canada and the United Kingdom.....	797,568.15
658,997.19	Domestic and Provincial Government Securities, not exceeding market value.....
171,596.87	2,263,946.35
\$70,728,520.02	Canadian Municipal Securities, and British, Foreign, and Colonial Public Securities.....
	8,498,738.19
	Railway and other Bonds, Debentures and Stocks, not exceeding market value.....
	434,653.04
	Call and Short Loans (not exceeding three days) in Canada, on Bonds, Debentures and Stocks.....
	4,421,377.83
	Government Wheat Loans on Demand.....
	5,918,000.00
	Other Current Loans and Discounts.....
	\$35,296,481.59
	Canada (less rebate of interest).....
	37,719,328.04
	Real estate other than Bank Premises.....
	418,275.38
	Overdue Debts, estimated loss provided for.....
	182,454.90
	Bank Premises, at not more than cost, less amounts written off.....
	2,600,000.00
	Other assets not included in the foregoing.....
	215,983.83
	Liabilities of Customers under Letters of Credit, as per Contra.....
	171,596.87
	\$77,404,120.61
	\$77,404,120.61
AUDITORS' REPORT	
In accordance with the provisions of Sub-sections 19 and 20 of Section 56 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, and 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 twelve months covered by this statement, as well as on February 28th, 1919, 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 us, and as shown by the books of the Bank.	
Hamilton, 15th March, 1919.	
J. P. BELL, General Manager.	
C. S. SCOTT, P.C.A. & Co., Auditors.	
E. S. READ, C.A., of Webb, Read & Co.	

## ANCIENT CUSTOMS IN ACADIA



The invention of the automobile supplanted the once favourite horse-drawn coach, and now the aeroplane may, to a large extent, take the place of the automobile. But, however science progresses, there still are places where the ancient order of things endures and the people are contented following the simple customs of their ancestors. Oxen may yet be seen drawing drags in that part of Nova Scotia known as the Land of Evangeline. It is quite to see such a sight on the street of a village or town. Unlike horses, oxen have their greatest strength in their necks. The drags are yoked to the brows and horns of the animals with leather straps. Bells tinkle on their breasts as they move along. The tips of the horns are nearly always decorated with brass knobs. A pair of oxen will walk along leisurely drawing a load of four tons. If you interview the driver he will tell you that they are easily trained and do their work just as well as horses, and you can use them in places where horses would be difficult to manage. They plough and draw logs with the same docile temper as they show when yoked to the drags.

There are other old customs still surviving in the Land of Evangeline, and these add to the attractiveness of one of the most picturesque, romantic and historic regions in America. Silvery bays and rivers, shores of golden sand, hills and vales covered with fragrant meadows or towering with fragrant apple trees, sunny pines or fruitful apple trees, sunny skies and freshening sea and land breezes give health and pleasure to thousands of tourists every year.

Across the Bay of Fundy from St. John's, New Brunswick, to Digby, Nova Scotia, is a delightful trip occupying a few hours. Approaching Digby Gap the Bay is dotted with the craft of the hardy Nova Scotian fishermen. Passing through the Gap the homes of the people, amidst the woods on either side, look so pretty that one might

fancy they were the dwellings of the fairies. Digby Gap leads into Annapolis Basin, whose deep and sheltered waters cover an area of sixty square miles. The Basin is unsundered by bathing, fishing, boating, and canoeing. Good roads and walks with beautiful scenery radiate from Digby amongst enchanting scenes. There are some good hotels in this prosperous little town, and tennis, croquet and golf are amongst the games provided. Tourists to Evangeline's Land generally make a tour of all the beautiful spots of the region. Yarmouth, beside the sea, offers many allurements to the visitor. A colony of French-Canadians, whose ancestors were expelled from Grand Pre, resides in the vicinity of Yarmouth, and still retains the traditions of the Acadians. Kentville is the headquarters of the Dominion Atlantic Railway which serves the entire district. Grand Pre was the site of the village where the Acadians were banished in 1755. The well where Evangeline was wont to go for water and the willow under which she rested are still there. Digby Gap leads into Annapolis Basin, whose deep and sheltered waters cover an area of sixty square miles. The Basin is unsundered by bathing, fishing, boating, and canoeing. Good roads and walks with beautiful scenery radiate from Digby amongst enchanting scenes. There are some good hotels in this prosperous little town, and tennis, croquet and golf are amongst the games provided. Tourists to Evangeline's Land generally make a tour of all the beautiful spots of the region. Yarmouth, beside the sea, offers many allurements to the visitor. A colony of French-Canadians, whose ancestors were expelled from Grand Pre, resides in the vicinity of Yarmouth, and still retains the traditions of the Acadians. Kentville is the headquarters of the Dominion Atlantic Railway which serves the entire district. Grand Pre was the site of the village where the Acadians were banished in 1755. The well where Evangeline was wont to go for water and the willow under which she rested are still there.

## REFORMS IN INDIA

Some of the Difficulties That Are Now Faced.

Those who recognize the great importance of all parties in India uniting to secure, to the full, that measure of reform which is already designed for the country under the terms of the Montagu-Chelmsford report, cannot fail to regret the way in which important bodies of Indians, as well as individuals, ignore the simple but fundamental demand which underlies these reforms. Not once, but many times, it has been made clear, by those who are responsible for the report and those who are qualified to explain its terms, that the reforms offered, though far from being the last word for all time, are the last word for the present; that those who drew up the report did not do so in the spirit of the huckster, advocating a meagre minimum so as to afford themselves leeway to make concessions; but that they fully and frankly advocated the very utmost in the way of reform that could be offered, at the present time, in justice to all concerned. The very essence of the report, as has been pointed out already, many times, lies in that paragraph which declares that the hope of avoiding mischief in such transitional schemes lies in facing the fact that they are temporary expedients, for training purposes, provided the goal is not merely kept in sight, but made attainable, not by agitation, but by the operation of the machinery inherent in the scheme itself. The report makes it abundantly clear that the progress toward self-government must be by successive steps, and that it is for the Imperial Government to decide as to the time and measure of each successive advance.

It is just this fundamental fact that is ignored in the majority report of the committee of non-official members of the Legislature appointed, some time ago, to consider the Montagu-Chelmsford reform scheme. Instead of agreeing to accept the scheme for what it is, a great advance in the right direction, involving steps which, in any event, must be taken, and discussing the best way of taking these steps, the majority quite frankly goes outside the terms of reference, which, if the long list of reforms, which, if the terms of reference shall be accepted, are really irrelevant. Discussing the matter, some weeks ago, Lord Chelmsford declared, with the utmost emphasis, that no modification of the scheme had any prospect of acceptance by the Imperial Government which did not fit in with the famous declaration of August 20, 1917, in which the position of the Imperial Government as the final arbiter as to the time and measure of each successive advance was expressly laid down.

Well-informed Indians, like the non-official members of the Legislative Council, have an unequalled opportunity, at the present time, of coming to the aid of the Imperial Government, and placing at its disposal all their knowledge of Indian affairs, to the end that the Montagu-Chelmsford scheme may be developed to the best possible advantage, and that thus the hour may be hastened when the next step may be taken. They would do well to take this opportunity, and not, as a well-known Indian paper has remarked, justly enough, run the risk, in their eagerness to grasp the shadow, of losing the substance. — Christian Science Monitor.

## Spoke the Truth.

There was war fiction and war fiction, but the best of it is that which is never published, according to a second lieutenant of a labor regiment somewhere in the S.O.S., whose special duty it is to censor the letters of his organization. "As I lay there I could hear the Germans talking in low tones. They were so near that I could have put my hand out and touched them." This was the way a man in a labor regiment began a letter to his best girl back home. It was a letter which would have made the heart of anybody's best girl jump with pride. The censoring lieutenant had had some trouble with certain members of his command who persisted in writing glowing accounts of incidents which had never happened, so he determined to make an immediate example in this case. When the man stood before him he asked him what he meant by writing such a letter. "Everything I have written is true," was the reply. "I was merely telling about the German prisoners we have working in this camp."

## A Coincidence.

The works of Arthur Hugh Clough, the centenary of whose birth you noticed the other day, writes a London correspondent, provide an interesting example of literary coincidence. In 1849, writing of the Italian bid for freedom in the previous year, he expressed himself thus:

What voice did on my spirit fall, Peschiera, when thy bridge I lost? 'Tis better to have fought and lost, Than never to have fought at all.

In 1850 Tennyson published "In Memoriam" with its famous lines: 'Tis better to have loved and lost, Than never to have loved at all.

## Nothing New Under the Sun.

Dr. Ralph H. McKee, professor of chemical engineering at Columbia University, claims honor for a new drying process by which meat may be kept unimpaired for food use almost indefinitely, freshness being restored by the mere application of water. American papers say that by this discovery more ancient meats may be eaten than ever before. Klondikers of '98 who revelled in mastodon steaks will be inclined to dispute the assertion.

## Solved Milk Problem.

The milk problem appears in a way to be solved by an Englishman, who inserts this ad. in a paper: Wanted, youth to milk and wash motor car.

Now is the time when every good store is doing its Best—But Some Bests are better than others

## What Interests Most Women is Practical Everyday Coats—Plenty of Them Here

Coats that can be worn at any and all times and while they have all the earmarks of this spring's new fashions, they are inclined to be rather conservative than otherwise. Such coats are here in dark Blues and Black Serge—Tricotines and Tweeds in light and medium colors—all are nicely tailored and very inexpensively priced. They start at \$15 and go up to \$55.

## Summer Curtains

In the Furniture and Home Furnishing Department (Third Floor) you will find the tables and fixtures full to overflowing with new curtain materials to make the Home fresh and pretty for summer.

## New Bead Necklaces of Many Fashions and Varying Hues

Of many shapes and all the fashionable lengths make the necklace Show Case a gay and colorful place these days—The necklaces are quite the fashion of the season and most women like to have at least one in her Trinket Box.—\$1.50 to 6.50.

## Fine Irish Table Cloths and Napkins sale to Invest in

The price of flax has been fixed by the British Government afterwards it is hard to say, but there is little likelihood of any considerable change for a long time especially as France, Belgium and Russia are so disorganized. In the face of all this such excellent damask table cloths and napkins as we have on display this week are splendid investment at the price marked on them. — all are beautiful goods, full bleached, double damask full of good service and carry the advantage of having been bought two years ago.

## TABLE CLOTHS

Each \$12.00, 14.00, 15.00, 17.50, 18.50, 20.00 and up to \$35.00

## NAPKINS

Each Dozen \$15.00, 17.50, 18.50, 20.00 and up to \$30.00

## A Pleasant Hour

May be given any day now to an inspection of the very lovely furniture displays on the Third Floor. (Elevator Service.)

## Here They are the Carriages for the Babies

And not a bit too soon either for the babies who are going to be the fattest and rosiest are the ones whose mothers are going to take them out every day in the lovely sunshine and fresh air—\$19.00 to 45.00. Third Floor.

## People are asking if we Store Furs—We regret we are not able to do so. Required the space for another purpose.

This is the time nearly every man wants New Clothes. Old friends will not forget us—new customers will be won by the Superior quality of our merchandise. Suits ready \$20, 25 and 30. Suits to measure \$25, 30, 35 and 40.

## Gay New Sweaters for Women and Children

Are of light weight, medium weight and heavy weight. Many are made to slip over style and are sleeveless but we have all sorts and there are plenty too, with sleeves, collars and pockets—\$2.50 to 15.00—and the sizes start at Babies size and go up extra, extra sizes for the stout women.

## Women's New Spring Suits are Delightful These too are of Special Interest at \$45

An uncommonly good looking suit of soft fine all wool Serge in PeKin Blue—Sage Green or a soft springlike Tan, there is an Inverted Pleat in the back of the new length coat which is belted and finished with a straight row of buttons.

At \$48 is a distinctive and different suit which has a Balkan Blouse many rows of Black braid below and a tricotine vest. The suit is of good quality dark Blue Serge also Black and the tailoring is good.

Other Dress Suits are in many styles between \$25 to 65.

## Lovely Hats — Hundreds of New Ones at \$3, \$4, \$5, and \$6

Braid Trimmed Hats with flat roses between folds of maline Hats trimmed with field flowers on a transparent edge of hair braid. Hats with fruit, with flowers or with contrasting facing of Georgette Crepe.

Small Toques for elderly women of conservative tastes These are but few of the general types of lovely spring hats that will be ready for Saturday. THERE SEEMS NO END OF their VARIETY and no LESSENING of their CHARM. For little children and young girls there are delightful.

Wee maids will adore the little poke bonnets with fluttering ribbons and nose-gays of rosebuds—older girls will want Tams or Leghorn hats.

Prices start at \$1.50 and go to \$7 with splendid choosing at \$2.50 to 4.50.

**H. S. FALLS**  
COMPANY, OF SIMCOE, LTD.