

The Charlottetown Guardian

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FRIDAY JANUARY 26th, 1918

THE STELLARTON DISASTER

Still another horror has been added to the many that have shocked us in the past three eventful years. The mining disaster at Stellarton, N. S., reported in this issue, is one of the worst, if not the worst, in the history of coal mining in the maritime provinces, that in New Waterford, C. B., last summer, being a close second.

As to the cause of the disaster there is as yet no word. The German and Austrian dog has a bad name and no doubt the first thought will turn towards them. The suspicion in this case may be groundless and little would be gained by entertaining it.

AS A TRAVELLER SEES IT

We publish elsewhere a letter signed "Viator," giving some observations on a winter journey from this province to New York, via Halifax and St. John, and return through Ontario and Quebec. The observations noted in passing through the different points visited will be read with interest and profit, but the matter of chief interest to Prince Edward Islanders is that dealing with our railway connection with the mainland.

It is gratifying to note that there has been a steady improvement in conditions on this route since it was first opened, but it is well to recognize at the outset how and why these many difficulties originated. The railway management at the inauguration of the car-ferry made, as they no doubt believed, ample accommodation for the handling of freight, mails, passengers and express at Sackville. That they underestimated the volume of traffic is quite evident. Why this under-estimation? Simply because neither they nor we had the slightest conception of the extent of our traffic.

Local control not only of our railway but of other departments, subject only to Ottawa, would be a long step in the right direction. Our complication with and our dependence upon the other maritime province railways will no doubt place many difficulties in the way of securing such at present but, with the greatness of our need, such made known, even these difficulties may in time be overcome.

BANK OF NOVA SCOTIA

The annual statement of the Bank of Nova Scotia which appears in detail in another part of this issue, will not only be a source of satisfaction to the shareholder but to all who are interested in the progress of our financial institutions and who appreciate the general advantages of their conservative management.

The statement of this bank, which is the eighty-sixth to be issued since the bank started business in 1832, is, as usual, a very strong one. The Capital Stock and Reserve Fund remain unaltered. Circulation, common with that of other banks, has increased very much, the total outstanding now being \$12,171,000 against \$7,945,000 at the end of 1916. This increase is due to the general activity of trade and the expansion in manufacturing due to the war.

The profits for the year, with losses by bad debts fully estimated and provided for amount to \$1,295,315, as compared with \$1,252,039 the year previous,—an increase of about \$43,000. Including \$584,656 brought forward, there was \$1,879,969 available for distribution. Of this the usual dividend absorbed \$910,000, war tax or circulation \$65,000, \$150,000 was written off Bank Premises account and there was subscribed to the different Patriotic, Red Cross and other funds \$44,700.

The statement shows that this old-established institution continues to keep before it as the first consideration the maintaining of ample reserves and still it has participated fully in all the developments that have taken place in the general trade of the country. While making sure of its liquid position it has always been ready to afford reasonable facilities to the business community and, as we said above, the institution is not only successfully conducted from the standpoint of the shareholder, but is regarded highly by the community generally.

NOTES

Not many, we imagine, could trace the origin of the word "flapdoodle," used by Mr. Sexton, the Liverpool Dockers' delegate, at a recent Trade Union Congress. It is a relic of the bad old cock-fighting days. As used by Mr. Sexton, it implied that there was too much trifling and not sufficient stamina about a certain policy.

AS A TRAVELLER SEES IT

Sir,—Many "stay at homes" are under the impression that travellers are having a "whale of a time." Whatever reason there may be for this opinion, travelling in winter is decidedly a torture, especially with the accompanying difficulties, this fall supplied to and from this Province. While we admit that our criticism of all having to do with the transportation business is often without reason, yet we think a great improvement could be worked out if the cracker who is responsible for present conditions is not for us to say but surely, some one is to blame. We venture the opinion that there are too many managers and all are weighed down with too much theory and sadly lacking in good old-fashioned common sense.

We left Charlottetown recently at 6 a.m., without breakfast as the hotels would not serve meals at that early hour. Arriving at the Station, we found the coach as cold as a refrigerator. A tired brakeman was small stove to the end of the car, the steam heating apparatus being out of order. The passengers shivered and wriggled their way for three hours to Port Borden, arriving there at about 9 a.m. No breakfast on the boat caused another cold chill but the obliging Steward did his best with crackers and cheese. After nearly an hour's delay transferring baggage and express we moved out and arrived at Tormentine at about 11 a.m. There, we were transferred to another coach even colder than the first and again shivered our way to Sackville arriving there at about 1 p.m. The local train for eastern points was waiting us. To catch this train meant missing our dinner and as hunger knows no law, we beat it for the nearby Dixon's Hotel where a good meal, well served, awaited us but Dixon made no money out of the transaction. Strange to say, when dinner was over, the train was still at the Station and many made connection, getting seats beside their still hungry fellow-travellers who would not "take a chance." Such is life.

DAILY SELECTIONS FOR GUARDIAN READERS

Furnished by W. S. Louison, THE GENTLER SEX

O Maids, and Mothers of the race And of the race that is to be, To you is given, in these dark days, A vast responsibility. Ye are all daughters of The King, Whatever your estate may be,— Or young or old, or rich or poor, Or wife or maid,—King's Daughters ye!

AS A TRAVELLER SEES IT

ted in transferring express and other matter when the car could be shunted aboard the "ferry" and the stuff transferred in transit. There are many more things we cannot understand but for the present this will suffice.

However, after many hours, we arrive at Halifax to view the ruins caused by that awful explosion. Words fail to describe the whole story of torture and suffering. Here is pointed out the remains of a house, the home of aged couple who were pinned down by a heavy timber and the house on fire. An American man, hearing the call for help, failed to remove the timber so he chopped off their legs with an axe to save them from a little worse fate. Strangers to say we were told they were still living and likely to recover. At another place the charred remains of a woman with two children, one an infant, clasped to her breast were taken from the ruined home. A book could be written about such cases but what about all who perished by slow torture that were never heard of? The anchor of the "Mount Blanc" was found on the exhibition ground and heavy pieces of metal were found miles away from the scene of the explosion. It is said that nearly all the Indians camped on the hills beyond Dartmouth were killed. In all, over 2,500 houses were destroyed.

DODD'S KIDNEY PILLS. ALL KIDNEY DISEASES. BRILLIANT CURE FOR GRAVEL, DIABETES, BACKACHE. NUMBER 23 THE PHARMACEUTICAL

Cape variety which reminded us that we are not the only sinners in this regard. Of course, for killing time without any apparent reason, our P.E.I.R. takes the cake. A traveller well known to all business men says out of the 15 years he spent travelling on P.E.I. just 5 years and two months and sixteen days by actual count was wasted at Mt. Stewart Junction waiting for trains. This is really hard to believe were it not for the fact that Joe was never known to tell a lie.

We arrived at Boston in time to see the "New Years Eve festivities." These Bostonians are great people when it comes to entertaining and what they are not going to do to their Kaiser is a caution. More power to their elbow. While allowing for a lot of "blow" we must remember that they have the money, the men, the directing force and the absolute determination to win. Like England and Canada they were unprepared and will take some time to get started but profiting by our mistakes they will soon be going strong. With a programme of six million tons of shipping, a great over-estimate in our opinion, in one year employing half a million skilled artisans and taking 2 1/2 million tons of plate we can see the end of the U-boat menace. This is only one of the many big things they are grappling with all of which in due time will be carried through. Canada and Canadians are admired and respected everywhere but when you mention Quebec they shrug their shoulders. Men in khaki are everywhere. Already about 1 1/2 million are under arms and more are already in France than is generally known. Every day "camouflage" ships are leaving this side loaded with men and munitions. Camouflage is a new word with a very wide application. At present it is applied to ships so painted as to seem other than they really are. After all, "camouflage" is more general than we think. Did it ever occur to you, gentle reader, that a great many persons and things are painted in "camouflage"? Including our politicians, our Governments and too often our churches, are we not all unconsciously painted in "camouflage"?

(Continued on page five.)

THE BANK OF NOVA SCOTIA. EIGHTY-SIXTH ANNUAL REPORT. Capital Paid-Up, \$6,500,000 Reserve Fund, \$12,000,000. PROFIT AND LOSS. Balance Dec. 31st, 1916, \$584,653 95. Net profits for year, losses by bad debts estimated and provided for, 1,295,315 52. Dividends for year at 14%, 910,000 00. War Tax on circulation to December 31st, 1917, 65,000 00. Contribution to Halifax Relief Fund, 100,000 00. Contributions to Canadian Patriotic, British Red Cross and other Funds, 44,700 00. Contribution to Officers' Pension Fund, 50,000 00. Written off Bank Premises Account, 150,000 00. Balance carried forward December 31st, 1917, \$1,879,969 47. RESERVE FUND. Balance December 31st, 1916, \$12,000,000 00. Balance forward December 31st, 1917, \$12,000,000 00. GENERAL STATEMENT AS AT DECEMBER 31st, 1917. LIABILITIES. Capital Stock paid in, \$6,500,000 00. Reserve Fund, 12,000,000 00. Balance of Profits, as per Profit and Loss Account, 584,653 95. Dividends declared and unpaid, 29,668 50. Notes of the Bank in circulation, 13,171,422 84. Deposits not clearing, \$26,102,809 54. Deposits bearing interest, including interest accrued to date, 28,338,361 60. 104,338,170 54. Balances due to other Banks in Canada, 110,500,593 38. Balances due to Banks and Banking Correspondents in the United Kingdom, 73,699 23. Balances due to Banks and Banking Correspondents elsewhere than in Canada and the United Kingdom, 1,258,201 83. 118,363,138 56. 644,838 53. \$138,297,245 06. ASSETS. Current Coin, \$9,701,042 43. Notes of other Banks, 10,426,062 00. Cheques on other Banks, 1,508,880 26. Balances due by Banks and Banking Correspondents in the United Kingdom, and sterling exchange, 3,435,721 08. Balances due by Banks and Banking Correspondents elsewhere than in Canada and the United Kingdom, 2,002,382 04. Deposit in the Central Gold Reserve, 6,500,000 00. Dominion and Provincial Government securities, not exceeding market value, 12,704,328 27. Canadian municipal securities and British, Foreign and Colonial public securities other than Canadian, not exceeding market value, 13,094,847 21. Railway and other bonds, debentures and stocks, not exceeding market value, 3,804,295 30. Demand loans in Canada secured by grain and other staple commodities, 7,928,753 00. Call and demand loans elsewhere than in Canada, 88,107,682 40. Call and demand loans in Canada secured by bonds, debentures and stocks, 3,927,564 88. 92,035,247 28. Deposit with the Minister of Finance for the purposes of the circulation fund, 321,015 06. Loans to governments and municipalities, 501,201 72. Other current loans and discounts in Canada (less rebate of interest), 34,145,581 49. Other current loans and discounts elsewhere than in Canada (less rebate of interest), 7,373,289 89. Liabilities of Customers under Letters of Credit, as per contra, 644,328 53. Overdue debts, estimated loss provided for, 129,638 92. Bank Premises at not more than cost, less amounts written off, 2,991,418 98. Real Estate of the Bank, 89,600 00. Other assets not included in the foregoing, 65,420 19. \$138,297,245 06. CHARLES ARCHIBALD, Vice-President. H. A. RICHARDSON, General Manager. AUDITORS' CERTIFICATE. We have examined the books and accounts of The Bank of Nova Scotia at its Chief Office and have found them to be correct and in accordance with the statement of Liabilities and Assets as at December 31st, 1917. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1916, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1916. 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We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1837, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1837. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1836, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1836. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1835, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1835. 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We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1831, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1831. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1830, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1830. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1829, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1829. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1828, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1828. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1827, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1827. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1826, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1826. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1825, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1825. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1824, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1824. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1823, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1823. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1822, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1822. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1821, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1821. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1820, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1820. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1819, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1819. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1818, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1818. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1817, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1817. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1816, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1816. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1815, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1815. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1814, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1814. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1813, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1813. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1812, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1812. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1811, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1811. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1810, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1810. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1809, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1809. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1808, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1808. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1807, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1807. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1806, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1806. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1805, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1805. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1804, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1804. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1803, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1803. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1802, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1802. We have also examined the statement of Liabilities and Assets as at the close of business on December 31st, 1801, and find them to be correct and in accordance with the statement of Liabilities and Assets as at the close of business on December 31st, 1801. We have also examined the statement