

The Bank of British North America

Established in 1836.

Incorporated by Royal Charter in 1840.

Paid-up Capital, \$4,866,666 66
Reserve Fund, - 3,017,333.33

Head Office:

5 GRACECHURCH STREET, LONDON, E.C.

J. DODDS, Secretary W. S. GOLDBY, Manager

COURT OF DIRECTORS

F. R. S. Balfour	E. Geoffrey Hoare
J. H. Brodie	Frederic Lubbock
J. H. Mayne Campbell	C. W. Tomkinson
E. A. Hoare	G. D. Whatman

Head Office in Canada: ST. JAMES ST., MONTREAL

H. B. MACKENZIE, General Manager

J. ANDERSON, Superintendent of Branches.
 H. A. HARVEY, Superintendent of Eastern Branches,
 Montreal.
 J. McEACHERN, Superintendent of Central Branches,
 Winnipeg.
 O. R. ROWLEY, Chief Inspector.
 A. S. HALL, Inspector of Branch Returns.
 J. H. GILLARD and N. V. R. HUUS, Inspectors,
 Montreal.
 B. C. GARDNER, Assistant Inspector.
 H. R. POWELL, Assistant Inspector.

This Bank has Branches in all the principal
 Cities of Canada, including Dawson City (Y.T.),
 and Agencies at New York and San Francisco
 in the United States.

Agents and Correspondents in every part of
 the world.

Collections Made at Lowest Rates.

**Drafts, Money Orders, Circular Letters
 of Credit and Travellers' Cheques issued,
 Negotiable anywhere.**

Agents in Canada for Colonial Bank, London and West India.

G. B. GERRARD, Manager,
MONTREAL BRANCH

THE MERCHANTS' BANK OF CANADA

HEAD OFFICE,
 Capital Paid-up \$7,000,000

MONTREAL
 Reserve Funds \$7,248,134

Pres.: SIR H. MONTAGU ALLAN. Vice-Pres.: K. W. BLACKWELL.
 E. F. HENDEN, General Manager.
 T. E. MERRITT, Superintendent of Branches and Chief Inspector

BRANCHES AND AGENCIES.

Ontario		Quebec	
Acton	Lucan	Montreal (Head Office)	St. James St.
Alvinston	Lyn	"	1255 St. Catherine St. East
Athens	Markdale	"	320 St. Catherine St. West
Belleville	Meaford	"	1330 St. Lawrence Blvd.
Berlin	Mildmay	"	1946 St. Lawrence Blvd.
Bothwell	Mitchell	"	372 Centre Street
Brampton	Napanee	"	St. Denis Street
Brantford	Newbury	Beauharnois	Quebec, St. Sauveur
Bronte	Oakville	Bury	Molsonneuve
Batham	Orillia	Chateauguay	Ormatown St. Jerome
Chateaufort	Ottawa	"	Quyon
Chesley	Owen Sound	Huntingdon	Rigaud St. Johns
Clarkson	Perth	Lachine	Shawville Vaudreuil
Creemore	Prescott	Napierville	Sherbrooke Verdun
Delta	Preston	Quebec	St. Agathe
Eastville	Renfrew	Manitoba	
Elgin	Sarnia	Brandon	Oak Lake
Elora	Stratford	Carberry	Portage la Prairie
Finch	St. Eugene	Gladstone	Russell
Ford	St. George	Hartney	Souris
Fort William	St. Thomas	Macgregor	Starbuck
Galt	Tara	Morris	Winnipeg
Gananoque	Thamesville	Napinka	" Bannerman Av.
Georgetown	Thorold	Neepawa	
Glencoe	Tilbury	Alberta	
Gore Bay	Toronto	Acme	Leduc
Granby	" Dundas St.	Brooks	Lethbridge
Guelph	" Dufont and	Calgary	Mannville
Hamilton	" Christie Sts	" 2nd St. E.	Medicine Hat
" East End	" Parl. St.	Camrose	Munson
Hanover	" Parkdale	Carstairs	Okotoks
Hespeler	Walkerton	Castor	Olds
Ingersoll	Walkerville	Chauvin	Raymond
Kincardine	Wallaceburg	Coronation	Redcliff
Kingston	Watford	Daysland	Red Deer
Lancaster	West Lorne	Delburne	Rimbey
Lansdowne	Westport	Donalda	Rumsey
Leamington	Wheatley	Edmonton	Sedgewick
Little Current	Williamstown	" Namayo Av.	Stettler
London	Windsor	" Alberta Av.	Strome
London, East	Yarker	" Athabasca Av.	Tofield
Saskatchewan		Edson	" rochu
Antler	Limerick	Hughenden	Vegreville
Arcola	Maple Creek	Islay	Viking
Battleford	Melville	Killam	Wainwright
Carnduff	Moose Jaw	Lacombe	West Edmonton
Frobisher	Oxbow		Wetaskiwin
Gainsborough	Regina		
Gull Lake	Saskatoon		
Humboldt	Shaunavon		
Kisbey	Unity		
	Whitewood		

St. John, N.B. Halifax, N.S.
 SUB-AGENCIES—Ontario—Beachville, Calabogie, Frankville, London
 South, Lyndhurst, Mulrirk, Newington, Pelee Island.
 Manitoba—Austin, Griswold, Lauder, Sidney
 Alberta—Botha, Cra. Saskatchewan—Dollard, MacNutt
 IN UNITED STATES—New York Agency, 63 Wall Street.
 BANKERS IN GREAT BRITAIN—The London Joint Stock Bank,
 Limited.
 D. C. MACAROW - - - Local Manager, Montreal

IMPERIAL BANK OF CANADA

DIVIDEND No. 98.

NOTICE is hereby given that a dividend at the
 rate of TWELVE PER CENT. (12 p.c.) per annum
 upon the Paid-up Capital Stock of this institution
 has been declared for the three months ending 31st
 January, 1915, and that the same will be payable at
 the Head Office and Branches on and after Monday,
 the 1st day of February Next.

The transfer books will be closed from the 17th
 to 31st January, 1915, both days inclusive.

By order of the Board,

E. HAY,

TORONTO.

General Manager.

23rd December, 1914.