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, Esq.
J. H. Brodie, Esq.
J. H. Mayne Campbell, Esq.
E. A. Hoare, Esq.
Frederic Lubbock, Esq.
C. W. Tomkinson, Esq.
G. D. Whatman, Esq.

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.
J. H. GILLARD and N. V. R. HUUS, Inspectors, Montreal.
A. S. HALL, Inspector, Winnipeg.
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 Indies.

G. B. GERRARD, Manager,
MONTREAL BRANCH

THE MERCHANTS' BANK OF CANADA

HEAD OFFICE, . . . MONTREAL

Capital Paid-up **$7,000,000** Reserve Funds **$7,248,134**

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

BRANCHES AND AGENCIES.

Ontario

Acton, Alvinston, Athens, Belleville, Berlin, Bothwell, Brampton, Brantford, Bronte, Chatham, Chatsworth, Chesley, Clarkson, Creemore, Delta, Eganville, Elgin, Elora, Finch, Ford, Fort William, Galt, Gananoque, Georgetown, Glencoe, Gore Bay, Granton, Guelph, Hamilton, " East End, Hanover, Hespeler, Ingersoll, Kincardine, Kingston, Lancaster, Lansdowne, Leamington, Little Current, London, London, East, Lucan, Lyn, Markdale, Meaford, Mildmay, Mitchell, Napanee, Newbury, Oakville, Orillia, Ottawa, Owen Sound, Perth, Prescott, Preston, Renfrew, Sarnia, Stratford, St. Catharines, St. Eugene, St. George, St. Thomas, Tara, Thamesville, Thorold, Tilbury, Toronto, " Dundas St., " Parl. St., " Parkdale, Walkerton, Walkerville, Wallaceburg, Watford, West Lorne, Westport, Wheatley, Williamstown, Windsor, Yarker

Quebec

Montreal (Head Office) St. James St.
" 1255 St. Catherine St. East
" 320 St. Catherine St. West
" 1330 St. Lawrence Blvd.
" 1866 St. Lawrence Blvd.
" 672 Centre Street
" St. Denis Street

Beauharnois, Bury, Chateauguay Basin, Huntingdon, Lachine, Napierville, Quebec, Quebec, St. Sauveur, Maisonneuve, Ormstown, Quyon, Rigaud, Shawville, Sherbrooke, Ste. Agathe, St. Jerome, St. Jovite, St. Johns, Three Rivers, Vaudreuil

Manitoba

Brandon, Carberry, Gladstone, Hartney, Macgregor, Morris, Napinka, Neepawa, Oak Lake, Portage la Prairie, Russell, Souris, Starbuck, Winnipeg, " Bannerman Av.

Alberta

Acme, Brooks, Calgary, " 2nd St. E., Camrose, Carstairs, Castor, Chauvin, Coronation, Daysland, Delburne, Donalda, Edgerton, Edmonton, " Namayo Av., " Alberta Av., " Athabasca Av., Edson, Hughenden, Islay, Killam, Lacombe, Leduc, Lethbridge, Mannville, Medicine Hat, Munson, Okotoks, Olds, Raymond, Redcliff, Red Deer, Rimbey, Rumsey, Sedgewick, Stettler, Strome, Tofield, Trochu, Vegreville, Viking, Wainwright, West Edmonton, Wetaskiwin

Saskatchewan

Antler, Arcola, Battleford, Carnduff, Frobisher, Gainsborough, Gull Lake, Humboldt, Kisbey, Limerick, Maple Creek, Melville, Moose Jaw, Oxbow, Regina, Saskatoon, Shaunavon, Unity, Whitewood

British Columbia

Chilliwack, Elko, Ganges Harbour, Nanaimo, New Westminster, Oak Bay, Sidney, Vancouver, " Hastings St., Victoria

St. John, N.B. Halifax, New Glasgow, N.S.

SUB-AGENCIES—*Ontario*—Addison, Beachville, Calabogie, Frankville, Hawkestone, London South, Lyndhurst, Muirkirk, Newington, Pelee Island.
Manitoba—Austin, Griswold, Lauder, Sidney.
Saskatchewan—Dollard, MacNutt
Alberta—Botha, Czar.

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,
General Manager.

TORONTO.
23rd December, 1914.