Incorporated 1855.

THE BANK OF TORONTO

Head Office: TORONTO, Canada.

Paid-up Capital - -	**$5,000,000**
Reserved Funds - -	**6,176,578**

ACCOUNTS OPENED for Business people on favorable terms.

Letters of Credit issued for Travellers and Importers.
Travellers' Cheques, Money Orders, and Drafts Sold.
Sterling Exchange Bought and Sold.
Banking Business of every description transacted.

DIRECTORS:

DUNCAN COULSON . . President
W. G. GOODERHAM Vice-Pres. JOSEPH HENDERSON 2nd Vice-Pres.
Robert Reford, Lt. Col. A. E. Gooderham,
Hon. C. S. Hyman, Nicholas Bawlf,
William Stone, Lt. Col. Frank S. Meighen,
John Macdonald, J. L. Englehart

THOMAS F. HOW, General Manager. T. A. BIRD, Chief Inspector.

BANKERS:

LONDON ENG.	London City and Midland Bank, Limited
NEW YORK.	National Bank of Commerce.
CHICAGO.	First National Bank.

116 Branches in Ontario, Quebec and the West.

THE ROYAL BANK OF CANADA

INCORPORATED 1869

Capital Paid up $11,560,000 Reserves $13,000,000
Assets $180,000,000

HEAD OFFICE - MONTREAL.

305 BRANCHES THROUGHOUT CANADA

24 Branches in Cuba, Porto Rico and Dominican Republic
Kingston, Jamaica. Bridgetown, Barbados.
Nassau, Bahamas.
Port of Spain and San Fernando, Trinidad.
Belize, British Honduras.

LONDON, Eng. Princes St., E. C.	**NEW YORK,** Cor. William & Cedar Sts.

SAVINGS DEPARTMENT

In connection with all Branches. Accounts opened with deposits of ONE DOLLAR and upwards. Interest paid, or credited at highest current rates.

The Bank of Nova Scotia

INCORPORATED **1832.**

CAPITAL	**$4,734,390**
RESERVE FUND	**8,728,146**
TOTAL ASSETS	**71,279,298**

HEAD OFFICE: HALIFAX, N.S.

DIRECTORS

JOHN Y. PAYZANT, President. CHARLES ARCHIBALD, Vice-President.
G. S. Campbell, J. W. Allison, Hector McInnes
Hon. N. Curry, J. H. Plummer, R. E. Harris
General Manager's Office, TORONTO, ONT.
H. A. Richardson, General Manager. D. Waters, Asst. Gen. Manager.
Geo. Sanderson, C. D. Schurman, E. Crockett, Inspectors.

110 - BRANCHES - 110

Branches in every Province of Canada, Newfoundland, Jamaica & Cuba.
UNITED STATES: Boston, Chicago, New York.
Correspondents in every part of the World. Drafts bought and sold.
Foreign and Domestic letters of credit issued. Collections on all points.

The Dominion Bank

SIR EDMUND B. OSLER, M.P., President
W. D. MATTHEWS, Vice-President
C. A. BOGERT, General Manager

Capital Paid Up : : :	**$ 5,000,000**
Reserve Fund : : :	**6,000,000**
Total Assets : : : :	**76,000,000**

Making A Banking Connection

Directors of corporations and business firms in the process of formation, are invited to consult with the Dominion Bank on all financial matters.

The policy of this Bank is to extend fullest banking facilities to progressive firms and corporations.

Head Office Toronto

The Metropolitan Bank

Capital Paid Up - - -	**$1,000,000.00**
Reserve Fund - - -	**1,250,000.00**
Undivided Profits - - -	**181,888.26**

Head Office - - - TORONTO

S. J. MOORE, President **W. D. ROSS, General Manager**

A GENERAL BANKING BUSINESS TRANSACTED

The Bank of Ottawa

Dividend No. 86.

Notice is hereby given that a dividend of **Three per cent.**, being at the rate of Twelve per cent. per annum upon the paid up Capital Stock of this Bank, has this day been declared for the current three months, and that the said dividend will be payable at the Bank and its branches on and after Saturday the First day of March, 1913, to shareholders of record at the close of business on the 15th February next.

By Order of the Board,

GEO. BURN,
General Manager.

Ottawa, Ont.,
Jan. 20th, 1913.