CHARTERED BANKS

The Merchants' Bank OF CANADA

ESTABLISHED IN 1864

Capital Paid-up $6,000,000 — **Reserve Funds $5,458,878**

HEAD OFFICE, MONTREAL

BOARD OF DIRECTORS:

Sir H. Montagu Allan, President — Jonathan Hodgson, Vice-President
T. Long, Alex. Barnet, A. A. Allan,
C. M. Hays, F. Orr Lewis, K. W. Blackwell,
C. C. Ballantyne
E. F. Hebden, Gen. Manager
T. E. Merrett, Supt. of Branches and Chief Insp'r

ONTARIO

Acton, Alvinston, Athens, Belleville, Berlin, Bothwell, Brampton, Chatham, Chatsworth, Chesley, Creemore, Delta, Eganville, Elgin, Elora, Finch, Fort William, Galt, Gananoque, Georgetown, Glencoe, Gore Bay, Granton, Hamilton, Hanover, Hespeler, Ingersoll, Kincardine, Kingston, Lancaster, Lansdowne, Leamington, Little Current, London, " South, Lucan, Lyndhurst, Markdale, Meaford, Mildmay, Mitchell, Muirkirk (sub), Napanee, Oakville, Orillia, Ottawa, Owen Sound, Parkdale, Perth, Prescott, Preston, Renfrew, Stratford, St. Eugene, St. George, St. Thomas, Tara, Thamesville, Tilbury, Toronto, " Parl't St., " Dundas St., Walkerton, Wallaceburg, Watford, West Lorne, Westport, Wheatley, Williamstown, Windsor, Yarker

QUEBEC

Montreal, Head Office: St. James St.
" 1255 St. Catherine St. E.
" 320 St. Catherine St. W.
" 1330 St. Lawrence Blvrd.
" 1866 St. Lawrence Blvrd.
Beauharnois, Bury, Lachine, Quebec, " St. Sauveur, Rigaud, Shawville, Sherbrooke, Ste. Agathe des Monts, St. Jerome, St. Johns, St. Jovite

NEW BRUNSWICK St. John — **NOVA SCOTIA** Halifax

ALBERTA

Acme, Botha (sub), Brooks, Calgary, " 2nd St. E., Camrose, Carstairs, Castor, Chauvin, Coronation, Daysland, Edgerton, Edmonton, " Namayo Av., Edson, Islay, Killam, Lacombe, Leduc, Lethbridge, Mannville, Medicine Hat, Munson, New Norway, Okotoks, Olds, Pincher Stat'n, Red Deer, Sedgewick, Stettler, Strome (sub), Tofield, Trochu, Vegreville, Viking, Wainwright, Wetaskiwin

MANITOBA

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

SASKATCHEWAN

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

BRITISH COLUMBIA

Chilliwack, Elko, Vancouver, " Hastings St., New Westminster, Sidney, Victoria, Nanaimo

NEW YORK AGENCY—63 and 65 Wall Street.
BANKERS IN GREAT BRITAIN—The London Joint Stock Bank, Limited.
TORONTO BRANCH—A. B. PATTERSON, Manager.

The Bank of Nova Scotia

INCORPORATED 1832

Capital Paid-up, $3,988,320 Reserve Fund, $7,480,000

HEAD OFFICE - HALIFAX, N. S.

DIRECTORS:

J. W. PAYZANT, President — CHAS. ARCHIBALD, Vice-President
G. S. CAMPBELL — HECTOR McINNES — J. H. PLUMMER
J. W. ALLISON — N. CURRY — R. E. HARRIS

GENERAL MANAGER'S OFFICE, TORONTO, ONT.

H. A. RICHARDSON, General Manager — D. WATERS, Asst. General Manager
GEO. SANDERSON, C. D. SCHURMAN, E. CROCKETT, Inspectors

BRANCHES:

NOVA SCOTIA—Amherst, Annapolis, Antigonish, Bridgetown, Canning, Dartmouth, Digby, Glace Bay, Halifax, Kentville, Liverpool, New Glasgow, North Sydney, New Waterford, Oxford, Parrsboro, Pictou, River Hebert, Springhill, Stellarton, Sydney, Sydney Mines, Thorburn (sub. to New Glasgow), Trenton (sub to New Glasgow), Truro, Westville, Whitney Pier, Windsor, Yarmouth.
NEW BRUNSWICK—Campbellton, Chatham, Fredericton, Jacquet River, Moncton, Newcastle, Port Elgin, Sackville, St. Andrews, St. George, St. John, St. John (Charlotte Street), St. Stephen, Sussex, Woodstock

PRINCE EDWARD ISLAND—Charlottetown and Summerside.
ONTARIO—Arnprior, Barrie, Belmont, Harrietsville (sub to Belmont), Berlin, Brantford, Hamilton, London, Ottawa, Peterborough, Port Arthur, St. Catharines, St. Jacob's, Toronto, Bloor St. W., King St. and Dundas St., Don Br., Queen and Church Sts., Bloor & Spadina, Welland, Woodstock, Weston.
QUEBEC—Port Daniel, Montreal, New Richmond, New Carlisle (sub to Paspebiac), Paspebiac, Quebec.
MANITOBA—Winnipeg.
ALBERTA—Calgary, Edmonton.
SASKATCHEWAN—Regina, Saskatoon, Prince Albert.
BRITISH COLUMBIA—Vancouver, Granville St., Vancouver, Victoria.
NEWFOUNDLAND—Bonavista, Burin, Carbonear, Harbor Grace, St. John's, Grand Bank, Twillingate.
WEST INDIES—Jamaica: Kingston, Mandeville, Montego Bay, Port Antonio, Port Maria, Savanna-la Mar, St. Ann's Bay, Black River.
PORTO RICO—San Juan.
CUBA—Cienfuegos, Havana.
UNITED STATES—Boston, Chicago and New York.

THE STERLING BANK OF CANADA

Ladies' Savings Accounts

Were you ever inconvenienced when shopping by insufficient cash to make your purchases? A savings account entitles you to withdraw money from the nearest branch of our bank. Clients have shown their appreciation of this privilege.

Head Office
King and Bay Streets, Toronto

Branches:

Adelaide and Simcoe Streets
Queen St. and Jameson Ave.
College and Grace Streets
Broadview and Wilton Avenues
Dundas and Keele Streets
Wilton Ave. and Parliament St.

THE BANK OF NEW BRUNSWICK

Notice is hereby given that a Dividend of Three and One Quarter per cent. (3¼ per cent.) being at the rate of thirteen per cent. (13 per cent.) per annum on the capital stock of this Bank, has this day been declared for the quarter ending 31st March, 1912 and that the same will be payable at the Bank and its branches on the 1st day of April next to the shareholders of record of 18th March, 1912.

By order of the Board,
St. John, N.B., 20 Feb., 1912. R. B. KESSEN, Gen. Manager.

THE MOLSONS BANK

CAPITAL PAID-UP **$4,000,000**
RESERVE FUND **$4,600,000**

Incorporated by Act of Parliament, 1855.

HEAD OFFICE - MONTREAL

BOARD OF DIRECTORS:

WM. MOLSON MACPHERSON, President. — S. H. EWING, Vice-President
W. M. Ramsay — H. Markland Molson — Geo. E. Drummond
Chas. B. Gordon — D. McNicoll — JAMES ELLIOT, General Manager
A. D. DURNFORD, Chief Inspector and Supt. of Branches — W. H. DRAPER, Insp.
E. W. WAUD, J. H. CAMPBELL and H. A. HARRIES, Asst. Insprs.

BRANCHES

ALBERTA: Calgary, Camrose, Diamond City, Edmonton, Lethbridge
BRITISH COLUMBIA: Revelstoke, Vancouver, Hastings St., Main Street
MANITOBA: Winnipeg, Main St., Portage Ave.
ONTARIO: Alvinston, Amherstburg, Aylmer, Brockville, Chesterville, Clinton, Dashwood, Drumbo, Dutton, Exeter, Forest, Frankford, Hensall, Hamilton, James St., Market Branch, Highgate, Iroquois, Kingsville, Kirkton, Lambton Mills, London, Lucknow, Meaford, Merlin, Morrisburg, Norwich, Ottawa, Owen Sound, Petrolia, Port Arthur, Ridgetown, Simcoe, Smith's Falls, St. Mary's, St. Thomas, West End Brch., East End Brch., Teeswater, Toronto, Bay St., Queen St. W., Trenton, Wales, Waterloo, West Toronto, Williamsburg, Woodstock, Zurich
QUEBEC: Arthabaska, Bedford, Chicoutimi, Drummondville, Fraserville and Riviere du Loup Station, Knowlton, Lachine Lock
MONTREAL: Cote St. Paul, St. James St., St. Catherine St. Branch, St. Henri Br'nch, Cote des Neiges, Maisonneuve Market and Harbor Branch, Pierreville, Quebec, Richmond, Roberval, Sorel, St. Cesaire, St. Flavie Station, St. Lawrence Boulevard Brch., St. Ours, St. Thérèse de Blainville, Victoriaville, Waterloo

AGENTS IN GREAT BRITAIN AND COLONIES—London and Liverpool—Parr's Bank, Limited. Ireland—Munster & Leinster Bank, Limited. Australia and New Zealand—The Union Bank of Australia, Limited. South Africa—The Standard Bank of South Africa, Limited.
FOREIGN AGENTS—France—Societe Generale. Germany—Deutsche Bank. Belgium—Antwerp—La Banque d'Anvers. China and Japan—Hong Kong and Shanghai Banking Corporation. Cuba—Banco Nacional de Cuba
AGENTS IN UNITED STATES.—Agents and Correspondents in all the principal cities.

Collections made in all parts of the Dominion, and returns promptly remitted at lowest rates of exchange. Commercial letters of Credit and Travellers Circular Letters issued available in all parts of the world