

CHARTERED BANKS

The Bank of British North America

Established in 1836. Incorporated by Royal Charter in 1840

Paid-up Capital - \$4,866,666.66
Reserve Fund - 2,920,000.00

HEAD OFFICE—5 GRACECHURCH ST., LONDON, E.C.

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

Court of Directors

F. R. S. BALFOUR, Esq. H. J. B. KENDALL, Esq.
J. H. BRODIE, Esq. FREDERIC LUBBOCK, Esq.
J. H. MAYNE CAMPBELL, Esq. C. W. TOMKINSON, Esq.
E. A. HOARE, 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.

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.

THE BANK OF TORONTO

INCORPORATED 1855

Head Office: TORONTO, CAN.

Paid-Up Capital - \$5,000,000
Reserved Funds - 6,307,272

Commercial Banking

The accounts of merchants, manufacturers, firms, corporations, societies and individuals are invited. All customers of the Bank of Toronto are assured every courtesy and attention, and the service which a Bank with wide connections and extensive facilities is well qualified to give.

DIRECTORS

Duncan Coulson, *President*

W. G. Gooderham, *Vice-Pres.* J. Henderson, *2nd Vice-Pres.*
Hon. C. S. Hyman Nicholas Bawlf
William Stone Lt.-Col. F. S. Meighen
John Macdonald J. L. Englehart
Lt.-Col. A. E. Gooderham Wm. I. Gear
THOS. F. HOW, *General Manager* T. A. BIRD, *Chief Inspector*

BANKERS

London, England ... London City & Midland Bank, Ltd.
New York ... National Bank of Commerce
Chicago ... First National Bank

The Bank of Nova Scotia

Capital Paid Up **\$5,962,470** INCORPORATED 1832 Reserve Fund **\$10,837,458**

DIRECTORS

J. Y. PAYZANT, President CHAS. ARCHIBALD, Vice-President
G. S. CAMPBELL HECTOR McINNES J. WALTER ALLISON
J. H. PLUMMER N. CURRY R. E. HARRIS
JAMES MANCHESTER WALTER W. WHITE, M.D.

Head Office ... Halifax, N.S.
General Manager's Office ... Toronto, Ont.

H. A. RICHARDSON, General Manager. D. WATERS, Asst. Gen. Manager.
Supt's of Branches—J. A. McLEOD, GEO. SANDERSON, E. CROCKETT,
Chief Inspector—C. D. SCHURMAN.

BRANCHES—Nova Scotia

Amherst	Digby	New Glasgow	Sydney Mines
Annapolis Royal	Glace Bay	New Waterford	Trenton (sub. to New Glasgow)
Antigonish	Halifax	North Sydney	Truro
Aylesford	Hollis St.	Oxford	Westville
Bridgetown	North End	Pictou	Whitney Pier
Canning	Hantsport	River Hebert	Windsor
Clarke's Harbour	Kentville	Stellarton	Yarmouth
Dartmouth	Liverpool	Sydney	

New Brunswick

Campbellton	Gagetown	Newcastle	St. John
Centreville	Grand Manan	Norton	" Prince 'William Street
Chatham	Hampton	Petitcodiac	" Charlotte St.
Chipman	Hillsborough	Port Elgin	St. Stephen
Dalhousie	Jacquet River	Riverside	Sussex
East Florenceville	McAdam	Sackville	Woodstock
Fairville	Minto	St. Andrews	
Fredericton	Moncton	St. George	

Prince Edward Island

Charlottetown Kensington O'Leary Summerside

Quebec

Montreal New Carlisle (sub. to Paspebiac) Paspebiac Quebec Ville St. Pierre Westmount

Ontario

Arnprior	London	Toronto	Toronto
Barrie	Merriton	" King St. W.	" Queen & Church
Belmont	Mount Dennis	" Bloor & St. Clarend	" St. Patrick
Berlin	Ottawa	" Bloor & Spadina	Welland
Brantford	Peterborough	" Spadina	Weston
Fort William	Port Arthur	" Don	Woodstock
Hamilton	St. Catharines	" Dundas St.	
Harrietsville (sub. to Belmont)	St. Jacob's		

Manitoba

Winnipeg Calgary Edmonton Lethbridge West End, Calgary

Saskatchewan

Kamsack Moose Jaw Prince Albert Regina Saskatoon West Side, Saskatoon

British Columbia

Vancouver Granville Street Vancouver Hastings Street Victoria Mission City

Newfoundland

Bay Roberts Bonavista Burin Carbonear Grand Bank Harbor Grace St. John's Twillingate

West Indies

JAMAICA

Black River Mandeville Port Antonio Savanna-la-Mar Kingston Montego Bay Port Maria St. Ann's Bay

CUBA

Cienfuegos Havana HAVANA PORT RICO San Juan

United States

BOSTON..... R. C. WILLIAMS Manager
CHICAGO W. H. DAVIES Manager
NEW YORK AGENCY (48 Wall St) W. CALDWELL Agent

CORRESPONDENTS—Great Britain

THE LONDON JOINT STOCK BANK LIMITED ROYAL BANK OF SCOTLAND

France—CREDIT LYONNAIS Germany—DRESDNER BANK

United States

NEW YORK—Bank of New York, N.B.A. BOSTON—Merchants National Bank. CHICAGO—First National Bank. PHILADELPHIA—Fourth Street National Bank. BALTIMORE—Citizens National Bank. SAN FRANCISCO—Canadian Bank of Commerce. MINNEAPOLIS—First National Bank.

This Bank annually submits its Books and Statements to independent outside audit.

The Standard Bank of Canada

Quarterly Dividend Notice No. 93

Notice is hereby given that a Dividend at the rate of THIRTEEN Per Cent. Per Annum upon the Capital Stock of this Bank has this day been declared for the quarter ending 31st January, 1914, and that the same will be payable at the Head Office in this City, and at its branches on and after Monday, the 2nd day of February, 1914, to Shareholders of record of 23rd January, 1914.

The Annual General Meeting of Shareholders will be held at the Head Office of the Bank in Toronto on Wednesday, the 18th of February next, at 12 o'clock noon.

By order of the Board.

GEO. P. SCHOLFIELD,
General Manager

Toronto, 16th December, 1913.

Ask the Subscription Department about our Special Book Offer