

THE BANK OF TORONTO

DIVIDEND No. 122

NOTICE is hereby given that a Dividend of Two and three-quarters per cent. for the current Quarter, being at the rate of Eleven per cent. per annum, upon the paid-up Capital Stock of the Bank, has this day been declared, and that the same will be payable at the Bank and its Branches, on and after the 1st day of March next, to Shareholders of record at the close of business on the 15th day of February next.

THE TRANSFER BOOKS will be closed from the Sixteenth to the Twenty-fifth days of February next, both days inclusive.

By order of the Board,

THOMAS F. HOWE

General Manager.

The Bank of Toronto, Toronto,
January, 24, 1912.

THE MONTREAL CITY & DISTRICT SAVINGS BANK.

Notice is hereby given that a Dividend of Two Dollars per share on the Capital Stock of this Institution has been declared and will be payable at its Banking House, in this city, on and after Monday, the 2nd October next, to Shareholders of record at the close of business on the 15th September next.

By order of the Board,

A. P. LESPERANCE,

Manager.

Montreal, August 31st, 1911.

UNION BANK OF CANADA

Dividend No 100.

Notice is hereby given that a dividend of Two per cent. (being at the rate of eight per cent. per annum) on the Paid-up Capital Stock of this Institution, has been declared for the current quarter, and that the same will be payable at the Bank and its Branches on and after Friday, the first day of March next, to Shareholders of record on February 15, 1912.

By order of the Board,

G. H. BALFOUR,

General Manager.

Quebec, January, 19th, 1912.

BANK OF MONTREAL

NOTICE is hereby given that a DIVIDEND OF TWO-AND-ONE-HALF PER CENT. upon the paid-up Capital Stock of this Institution, has been declared for the three months, ending 31st January, 1912, and that the same will be PAYABLE at its Banking House, in this City, and at its Branches, on and after FRIDAY, the FIRST DAY OF MARCH next, to Shareholders of record of 31st January, 1912.

By order of the Board,

H. V. MEREDITH,

General Manager.

Montreal, 23rd January, 1912.

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The Bank of Ottawa

Dividend No. 82

NOTICE is hereby given that a Dividend of Two and three-quarters per cent., being at the rate of Eleven 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 same will be payable at the Bank and its Branches on and after Friday, the first day of March, 1912, to shareholders of record at the close of business on 15th February next.

By order of the Board,

GEO. BURN,

General Manager.

Ottawa, Ont., January 15th, 1912.

H. C. SCOTT

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Members Montreal Stock Exchange

STOCK & BOND BROKERS

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Sun Life of Canada

At December 31st, 1911

Assets \$43,900,885.98

Surplus over all Liabilities and Capital,

Company's Standard. 4,717,073.73

Income 1911 10,557,335.52

Assurances in force ... 164,572,073.00

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TO SELL

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TIME TABLE

In effect October 2nd, 1911.

LEAVING SHERBROOKE

BOSTON AND NEW YORK EXPRESS—Leave Sherbrooke 7.35 a.m. daily, arrive Levis 1.00 p.m., Quebec 1.05 p.m. Dining car Sherbrooke to Robertson daily except Sunday. Pullman buffet sleeping car New York to Levis leaving Sherbrooke daily. The Boston Pullman sleeping car makes connection at Sherbrooke with the New York Pullman for Levis.

PASSENGER—Leave Sherbrooke 4.00 p.m. daily except Sunday, arrive Levis 9.10 p.m., Quebec 9.15 p.m. Dining car Sherbrooke to Black Lake.

ACCOMMODATION—Leave Sherbrooke 7.00 p.m. daily except Sunday, arrive Valley Jct. 3.30 a.m.

ARRIVING SHERBROOKE

BOSTON AND NEW YORK EXPRESS—Leave Quebec 3.00 p.m. daily, Levis 3.30 p.m., arrive Sherbrooke 8.00 p.m. Dining car Black Lake to Sherbrooke, daily except Sunday. Pullman buffet sleeping car Levis to New York daily, connecting at Sherbrooke with Pullman sleeping car for Boston.

PASSENGER—Leave Quebec 7.30 a.m. daily except Sunday, leave Levis 8.00 a.m., arrive Sherbrooke 1.15 p.m. Dining car Robertson to Sherbrooke.

ACCOMMODATION—Leave Valley Jct. 8.00 p.m. daily except Sunday, arrive Sherbrooke 3.50 a.m.

Also connecting trains on the Megantic & Chaudiere Valley Divisions.

For time tables, tickets and all information apply to any of the Company's Agents.

J. H. WALSH,
Gen. Manager.

E. O. GRUNDY,
Gen. Pass. Agent.

SYNOPSIS of CANADIAN NORTH-WEST

HOMESTEAD REGULATIONS.

ANY even numbered section of Dominion Lands in Manitoba, Saskatchewan and Alberta, excepting 8 and 26, not reserved, may be homesteaded by any person who is the sole head of a family, or any male over 18 years of age, to the extent of one-quarter section of 160 acres, more or less.

Application for entry must be made by person by the applicant at a Dominion Lands Agency or Sub-agency for the district in which the land is situate. Entry by proxy may, however, be made at an Agency on certain conditions by the father, mother son, daughter brother or sister of an intending homesteader.

The homesteader is required to perform the homestead duties under one of the following plans:

(1) At least six months' residence upon and cultivation of the land in each year for three years.

(2) A homesteader may, if he so desires, perform the required residence duties by living on farming land owned solely by him not less than eighty (80) acres in extent, in the vicinity of his homestead. Joint ownership in land will not meet this requirement.

(3) If the father (or mother, if the father is deceased) of a homesteader has permanent residence on farming land owned solely by him, not less than eighty (80) acres in extent, in the vicinity of the homestead, upon a homestead entered for by him in the vicinity, such homesteader may perform his own residence duties by living with the father (or mother).

(4) The term "vicinity" in the two preceding paragraphs is defined as meaning not more than nine miles in a direct line, exclusive of the width of road allowances crossed in the measurement.

(5) A homesteader intending to perform his residence duties in accordance with the above while living with parents or on farming land owned by himself, must notify Agent for the district of such intention.

Six months' notice in writing must be given to the Commissioner of Dominion Lands, at Ottawa, of intention to apply for patent.

[W. W. CORY

Deputy of the Minister of the Interior

P.O. BOX
1036.

ESTABLISHED 1879.

Printing

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