

**THE CHARTERED BANKS.**

**The Canadian Bank of Commerce**

Paid-up Capital, - \$15,000,000  
Rest, - - - - - 12,000,000

HEAD OFFICE: TORONTO

BOARD OF DIRECTORS:

Sir Edmund Walker, C.V.O., LL.D., D.C.L.,  
President.

Z. A. Lash, Esq., K.C., LL.D., Vice-President.  
Hon. Geo. A. Cox, Wm. McMaster, Esq.  
John Hoskin, Esq., K.C., Robert Stuart, Esq.  
LL.D. G. F. Galt, Esq.  
J. W. Flavelle, Esq., LL.D. Alexander Laird, Esq.  
A. Kingman, Esq. Wm. Farwell, Esq., D.C.L.  
Sir Lyman M. Jones, Gardner Stevens, Esq.  
Hon. W. C. Edwards, Geo. G. Foster, Esq., K.C.  
E. R. Wood, Esq. Chas. Colby, Esq., M.A.,  
Sir John M. Gibson, Ph.D.  
K.C.M.G., K.C., LL.D. A. C. Flumerfelt, Esq.

ALEXANDER LAIRD, General Manager.  
JOHN AIRD, Assistant General Manager.

Branches in every Province of Canada  
United States, England and Mexico.

MONTREAL, H. B. Walker, Manager.  
LONDON, Eng., H. V. F. Jones, Manager.  
NEW YORK, Wm. Gray, & H. P. Schell, Assts.  
MEXICO CITY, J. P. Bell, Manager.

The Bank is splendidly equipped for the collection of bills, for the purchase and sale of foreign exchange, drafts and cable transfers.

Travellers' Cheques, Commercial and Travellers' Letters of Credit, Money Orders and Drafts issued payable in all parts of the world.

Incorporated 1855.

**THE**

**Bank of Toronto**

Head Office: TORONTO, CANADA.

Paid Up Capital.....\$ 5,000,000  
Reserve Fund..... 6,176,578

ACCOUNTS OPENED

for business people on favourable terms.  
Letters of Credit issued for Travellers and Importers.

Travellers' Cheques, Money Orders, and Drafts Sold.

Banking Business of every description Transacted.

Directors:

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

THOS. F. HOW - General Manager.  
T. A. BIRD - - - - - Inspector.

BANKERS:

London, Eng.—The London City and Midland Bank, Ltd.  
New York.—Nat'l Bank of Commerce.  
Chicago.—First National Bank.

**THE CHARTERED BANKS.**

ESTABLISHED 1865.

**Union Bank of Canada**

Head Office, WINNIPEG

Paid-up Capital..... \$5,000,000  
Reserve and Undivided Profits..... 3,176,000  
Total Assets (over)....69,000,000

BOARD OF DIRECTORS.

HON. JOHN SHARPLES . Hon. Pres.  
JOHN GALT, Esq. . . . . President.  
WILLIAM PRICE, Esq., Vice-President  
R. T. RILEY, Esq. . . . . Vice-President.  
W. R. Allan, Esq. S. Haas, Esq.  
S. Barker, Esq., M.P. F. E. Kenaston, Esq  
M. Bull, Esq. G. P. Reid, Esq.  
Lieut.-Col. John Wm. Shaw, Esq.  
Carson

E. L. Drewry, Esq. G. H. Thomson, Esq.  
E. E. A. Duvernet, Esq., K.C.

G. H. BALFOUR, General Manager.  
H. B. SHAW, Assist. General Manager.  
F. W. S. CRISPO, Superintendent of Branches and Chief Inspector.

London, Eng., Branch, 51 Threadneedle Street E. C.—F. W. Ashe, Manager.  
The Bank, having over 260 Branches in Canada extending from Halifax to Prince Rupert, offers excellent facilities for the transaction of every description of Banking business. It has Correspondents in all Cities of importance throughout Canada, the United States, the United Kingdom, the Continent of Europe, and the British Colonies.

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

**The Dominion Savings and Investment Society.**

Masonic Temple Bldg., LONDON, Can.  
Interest at 4 per cent payable half-yearly on Debentures.  
T. H. PURDOM, President.  
NATHANIEL MILLS, Manager.

**THE CHARTERED BANKS.**

**The Bank of Ottawa**

ESTABLISHED 1874.

Paid Up Capital, Rest and Undivided Profits..... \$ 7,618,167  
Total Assets Over..... 46,000,000

Extensive facilities for

**Collections**

in Canada, the United States and abroad.

**The Standard Bank of Canada**

QUARTERLY DIVIDEND NOTICE  
No. 89.

NOTICE is hereby given that a Dividend at the rate of THIRTEEN Per Cent Per Annum upon the Capital Stock of this Bank has been declared for the Quarter ending 31st January, 1913, and that the same will be payable at the Head Office in this City, and at its branches on and after Saturday the 1st day of February, 1913, to Shareholders of record of 21st January, 1913.

The Annual General Meeting of Shareholders will be held at the Head Office of the Bank in Toronto on Wednesday, the 19th day of February next, at 12 o'clock noon.

By order of the Board,  
GEO. P. SCHOLFIELD,  
General Manager.  
Toronto, 18th December, 1912.

**THE Provincial Bank of Canada**

HEAD OFFICE:

7 and 9 Place d'Armes,  
MONTREAL, Que.

44 Branches in the Provinces of Quebec, Ontario and New Brunswick.  
CAPITAL AUTHORIZED..... \$2,000,000.00  
CAPITAL PAID-UP..... 1,000,000.00  
RESERVE FUND & Undivided Profits 512,463.19

BOARD OF DIRECTORS:

President: Mr. H. Laporte, of Laporte, Martin & Co.  
Director of The Credit Foncier Franco-Canadien  
Vice-President: Mr. W. F. Carsley, of The Firm Carsley Sons and Co  
Hon. L. Beaubien, Ex-Minister, of Agriculture.  
Mr. G. M. Bosworth, Vice-President "C. P. R. Co."  
Mr. Alphonse Racine, of "A. Racine & Co." Wholesale Dry-Goods, Montreal.  
Mr. L. J. O. Beauchemin, proprietor of the Librairie Beauchemin, Ltd  
MR. TANCREDE BIENVENU, GEN MAN.

BOARD OF CONTROL:

President: Hon. Sir Alex. Lacoste, Ex-Chief Justice, Court of King's Bench.  
Dr. E. Persillier Lachapelle, Administrator Credit Foncier Franco-Canadien.  
M. Chevalier, Managing Director Credit Foncier Franco-Canadien.