CHARTERED BANKS

The Merchants Bank OF CANADA

Quarterly Dividend

Notice is hereby given that a dividend of Two and one-Half per cent. for the current quarter, being at the rate of TEN per cent. per annum, upon the Paid-up Capital Stock of this Institution, has been declared, and that the same will be payable at its Banking House in this city and at its Branches, on and after the 2nd day of December next, to Shareholders of Record at the close of business on the 15th day of November.

Annual Meeting

The Annual General Meeting of Shareholders, for the election of Directors and other general business of the Bank, will be held at the Banking House, in the City of Montreal, on Wednesday the Eighteenth day of December next. The chair will be taken at 12 o'clock, noon.

By order of the Board,

E.F. HEBDEN,

General Manager.

Montreal, 22nd October, 1912.

The Bank of Vancouver

Head Office: VANCOUVER, British Columbia

AUTHORIZED CAPITAL \$2,000,000. SUBSCRIBED CAPITAL \$1,169,900 PAID-UP CAPITAL \$825,000

DIRECTORS-

R. P. McLENNAN, Esq., President; L. W. SHATFORD, Esq., M.L.A., Vice-President; Hon. T. W. PATERSON, Esq.; J. A. HARVEY, Esq., K.C.; J. A. MITCHELL, Esq.; E. H. HEAPS, Esq.; M. B. CARLIN, Esq.; A. ISTEL, Esq.; C. S. DOUGLAS, Esq.

A General Banking Business transacted.

L. W. SHATFORD, General Manager.

Orders for The Monetary Times 1913 Annual Review are now being taken - 50 cts. per copy

THE STERLING BANK

OF CANADA

The Sterling Bank is perfectly equipped to assist you in the collection of your accounts. Your investigation is welcomed.

Head Office:

King and Bay Streets, Toronto

Toronto Branches:

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

Dundas and Keele Streets

Wilton Ave. and Parliament St. Yonge and Carlton Sts.

THE BANK OF NEW BRUNSWICK

HEAD OFFICE - ST. JOHN, N.B.

Rest and Undivided Profits over \$1,800,000 Capital (paid-up) \$1,000,000.

Branches in New Brunswick, Nova Scotia, Prince Edward Island, and in Montreal, Quebec.

R. B. EASSON, General Manager

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) - \$63,000,000

BOARD OF DIRECTORS

HON. JOHN SHARPLES - Honorary President JOHN GALT, Esq. WILLIAM PRICE, Esq. R. T. RILEY, Esq. W. R. Allan, Esq. S. Barker, Esq., M.P. M. Bull, Esq. Lieut.-Colonel John Carson

President

- Vice-President - Vice-President S. Haas, Esq.

F. E. Kenaston, Esq. G. P. Reid, Esq. W. Shaw, Esq. G. H. Thomson, Esq.

E. L. Drewry, Esq. E. E. A. DuVernet, Esq., K.C.

G. H. BALFOUR, General Manager H. B. SHAW, Assistant 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.