

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 1st day of March next, to Shareholders of record at the close of business on the 15th day of February.

By order of the Board,

E. F. HEBDEN,
General Manager.

Montreal, January 23, 1911.

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, Assistant 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, Jacques 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

Save a Competence

You make a start for a competence in the first dollar you deposit in a savings account. This bank offers you a courteous and careful service and encourages the opening of savings accounts. One dollar deposit makes the start.

Head Office

King and Bay Streets, Toronto

Branches:

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

THE BANK OF NEW BRUNSWICK

HEAD OFFICE — ST. JOHN, N.B.

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

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

R. B. KESSEN, General 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. DRAFER, Insp.
E. W. WAUD, J. H. CAMPBELL and H. A. HARRIES, Asst. Insprs.

BRANCHES

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