The Sterling Bank

OF CANADA.

AGENCIES THROUGHOUT CANADA.

Montreal Office.

157 St. James St.

THE BANK OF OTTAWA

Dividend No. 81.

Notice is hereby given that a dividend of Two and Three-Quarters per cent., being at the rate of ELEVEN P.C. 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 December, 1911, to shareholders of record at the close of business on 16th November next.

The Annual General Meeting of the shareholders will be held at the Banking House in this City on Wednesday, the 20th day of December next; the chair to be taken at 3 o'clock p.m.

By Order of the Board,

GEO. BURN.

Ottawa, Ont., Oct. 16th, 1911. General Manager.

Montreal Trust Company

Incorporated 1889

\$500,000.00 CAPITAL UNDIVIDED PROFITS 158,403.45

Our Booklet on Wills contains interesting and valuable information. It will be sent on application.

DIRECTORS

H. S. Holt, President
Robt. Archer, Vice-Pres.
Sir W. M. Aitken, M. P.
J. E. Aldred

N. Curry
Hon. R. Dandurand
T. J. Drummond
T. J. Drummond A. J. Brown, K.C. Fayette Brown Geo. Caverhill

E. L. Pease James Redmond F. W. Ross W. B. Ross, K.C. Wm. Molson Macpherson A. Haig Sims C. E. Neill F. W. Thompson

V. J. HUGHES.

MANAGER

142 Hotre Dame Street, W.

Hugh Paton

The Royal Trust Co.

107 ST. JAMES ST., MONTREAL CAPITAL FULLY PAID - \$1,000,000

\$1,000,000 RESERVE FUND

Board of Directors Right Hon. LORD STRATHCONA & MOUNT ROYAL, G.C.M.G. PRESIDENT.

SIT EDWARD CLOUSTON, Bart., VICE-PRESIDENT.

SHE H. MONTAGU ALLAN C. R. HOSNER R. B. ANGUS SHE W. C. MADDONALD DAVID MORRICE A. BARMGARTEN HON, R. MACKAY JAMES ROSE C. M. HAYS

SIR WILLIAM C. VAN HORNE, K.C.M. G

H. ROBERTSON, Manager

SAFETY DEPOSIT VAULTS :

109 St. James St., Bank of Montreal Montreal

The Standard Loan Co.

We offer for sale debentures bearing interest at FIVE per cent per annum, payable half-yearly. These debentures offer an ab-solutely safe and profitable investment, as the purchasers have for security the entire assets of the company.

Capital and Surplus Assets - -\$1,350,000.00 - - - - \$2,700,000.00 **Total Assets**

President : J. A. KAMMERER. Vice-Presidents: W. S. DINNICK, Toronto. R. M. MACLEAN, London, Kng.

Head Office: Cor. Adelaide and Victoria Sts, TORONTO

The Trust and Loan Co.

\$13,626,666 Capital Subscribed. 14,600,000 With power to increase to . . 2,676,666 Paid-up Capital, 1,376,351 Reserve Fund. 316,333 Special Reserve Fund .

MONRY TO LOAN ON REAL ESTATE AND SURRENDER VALUES OF LIFE POLICIES.

30 St. James Street, Montreal

EVERY CANADIAN LIFE INSURANCE MAN

requires the new

Life Agents' Manual Price. \$3.00

Montreal The Chronicle

GOVERNMENT, MUNICIPAL AND CORPORATION BONDS

Our list comprises carefully selected offerings of Canadian Municipal. Government and some of the best class of corporation bond issues suitable for the investment of the funds of banks, trust and insurance companies, estates and private investors. The securities we offer combine the two essentials of a satisfactory investment, namely, safety and good interest return.

 ${f WOOD}_{f i}{f GUNDY\,\&\,COMPANY}.$

LONDON, ENG.