Notice is hereby given that a Dividend at the rate of seven per cent. per annum upon the paid-up Capital Stock of this Bank has been declared for the three months ending the 30th November prox., and the same will be payable at its Head Office and Branches on and after Tuesday, the 2nd December prox. The Transfer Books will be closed from the 16th to the 30th November, 1912, both days inclusive.

By Order of the Board, JAMES MASON, General Manager. Toronto, 9th Oct., 1912.

Montreal Trust Company

CAPITAL \$500,000.00 RESERVE \$200,000.00

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

DIRECTORS

H. S. Holt, President J. E. Aldred A. J. Brown, K.C. Fayette Brown Geo. Caverhill

N. Curry Robt. Archer, Vice-Pres. Hon. R. Dandurand Sir W. M. Aitken, M. P. Geo. E. Drummond T. J. Drummond F. P. Jones

James Redmond F. W. Ross W. B. Ross, K.C Wm. Molson Macpherson A. Haig Sims

Hugh Paton

E. L. Pease

V. J. HUGHES.

MANAGER

142 Motre Dame Street, W.

C. E. Neill

Dominion Trust Company, Limited Head Office - VANCOUVER, B.C.

BRANCHES:

Vancouver, B.C. Victoria, B.C. Nanaimo, B.C. New Westminster, B.C. Calgary, Alta. Regina, Sask. Montreal, Que. London, England Antwerp, Belgium

Subscribed Capital -· \$2,400,000 Paid-up Capital -· • \$1,800,000 Reserve& Undivided Profits \$ 750,000

Acts as executor, trustee, guardian, transfer agent, trustee for bond holders, agent for the investment of funds and all other trust capacities.

Loans money for clients on first mortgages on improved real estate in amounts not exceeding 50% of conservative valuations, netting the investor 6% to 7 1%.

Deals in Municipal and industrial debentures. W. R. ARNOLD, Managing Director.

The LIFE AGENTS MANUAL, \$3.00 THE CHRONICLE MONTREAL

The Royal Trust Co.

CAPITAL FULLY PAID - \$1,000,000

RESERVE FUND . \$1,000,000 Board of Directors :

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

SIr EDWARD CLOUSTON, Bart.,

VICE-PRESIDENT. SIR H. MONTAGU ALLAN, SIR W. C. MACDONALD, H. V. MEREDITH R. B., ANGUS
A. BAUMGARTEN
C. B. GORDON
C. B. GORDON
C. R. HOSSER
C. R. HOSSER

A. E. HOLT, Manager

SAPETY DEPOSIT VAULTS : Bank of Montreal Bldg., 109 St. James St., MONTREAL.

^{5/10} Standard Loan Co.

We offer for sale debentures bearing interest at PIVE 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 - -\$1,400,000.00 Total Assets - - - - \$2,800,000.00

President : J. A. KAMMERER.

Vice-Presidents : W. S. DINNICK, Toronto, HUGH S. BRENNEN, Hamilton. Head Office: Cor. Adelaide and Victoria Sts., TORONTO

The Trust and Loan Co.

Capital Subscribed. . \$14,600,000 Paid-up Capital, 2,920,000 Reserve Fund. 1,499,950 413,600

MONKY TO LOAN ON REAL ESTATE AND SURRENDER VALUES OF LIFE POLICIES. 30 St. James St., Montreal

PRUDENTIAL TRUST COMPANY

LIMITED

MEAD OFFICE

41-43 ST. FRANCOIS

XAVIER ST.,

MONTREAL.

Trustee for Bondholders Transfer Agent & Registrar Administrator Receiver Executor Liquidator Guardian Assignee Trustee Custodian

Real Estate and Insurance Departments (C. W. MILLS, Supt.) Insurance of every kind placed at lowest possible rates.

Deposit Vault Terms exceptionally

moderate. Correspondence Invited.

B. HAL. BROWN, Vice-Pres. and Gen. Manager.

Union Assurance Society Limited

OF LONDON, ENGLAND [Fire Insurance since A.D. 1714]

Canadian Branch: Corner St. James and McGill Streets, Montreal T. L. MORRISEY, - Resident Manager Agencies throughout the Dominion