

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.
 R.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, Aets.
 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

NEARLY 60 YEARS.

The Bank of Toronto has nearly 60 years of successful Banking Experience (Charter dates back to 1855). It has ample resources, strong Reserve Funds, and widely extended and complete Banking Facilities. Your Banking Business is solicited.

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,
 Hon. C. S. Hyman, ham,
 William Stone, Nicholas Bawlf,
 John Macdonald, Lt.-Col. F. S. Meighen,
 J. L. Englehart

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

Bankers:

London, Eng.—The London City and Midland Bank, Limited.
 New York.—National Bank of Commerce.
 Chicago.—First National Bank.

THE CHARTERED BANKS.

Union Bank of Canada

DIVIDEND No. 104.

NOTICE is hereby given that a Dividend of Eight Per Cent per Annum upon the Paid-up Capital Stock of this Institution has been declared for the Current Quarter, and that the same will be payable at its Banking House in this City, and its Branches, on and after Saturday, the First Day of March next, to Shareholders of record of 14th February 1913.

By Order of the Board,
 G. H. BALFOUR,
 General Manager.

Winnipeg, 21st January, 1913.

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.

DIVIDEND No. 86.

NOTICE is hereby given that a Dividend of Three Per Cent, being at the rate of Twelve Per Cent per Annum upon the paid-up Capital Stock of this Bank, has this day been declared for the current Three Months, and that the said dividend will be payable at the Bank and its Branches on and after Saturday the First day of March, 1913, to shareholders of record at the close of business on the 15th February next.

By order of the Board,
 GEO. BURN,
 General Manager.
 Ottawa, Ont., Jan. 20th, 1913.

The Standard Bank of Canada

Established 1873 114 Branches

Capital Authorized by Act of Parliament. \$5,000,000.00
 Capital Paid-up 2,429,275.00
 Reserve Fund and Undivided Profits 3,233,186.20

DIRECTORS:

W. F. Cowan, President; Wellington Francis, K.C., Vice-President; W. F. Allen, F. W. Cowan, H. Langlois, T. H. McMillan, G. P. Scholfield.

HEAD OFFICE: 15 King St. West, TORONTO, Ont.

GEO. P. SCHOLFIELD, Gen. Manager.
 J. S. LOUDON, Asst. General Manager.

SAVINGS BANK DEPARTMENT AT ALL BRANCHES.

The Provincial Bank of Canada

HEAD OFFICE:

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

50 Branches in the Provinces of Quebec, Ontario and New Brunswick.

CAPITAL AUTHORIZED..... \$2,000,000.00
 CAPITAL PAID UP and SURPLUS (as on Dec. 31, 1912)..... 1,588,856.11

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. Perstiller Lachapelle, Administrator Credit Foncier Franco-Canadien.
 M. Chevalier, Managing Director Credit Foncier Franco-Canadien.