

**THE ROYAL BANK OF CANADA**

INCORPORATED 1869

Capital Paid up \$11,560,000 Reserves \$13,174,062  
Assets \$179,404,054

HEAD OFFICE - MONTREAL.

340 BRANCHES THROUGHOUT CANADA

28 Branches in Cuba, Porto Rico and Dominican Republic

Kingston, Jamaica. Bridgetown, Barbados.  
Nassau, Bahamas. St. George's, Grenada.  
Port of Spain and San Fernando, Trinidad.  
Georgetown and New Amsterdam, British Guiana.  
Belize, British Honduras.

LONDON Eng.  
Princes St., E. C.

NEW YORK,  
Cor. William & Cedar Sts.

SAVINGS  
DEPARTMENT

In connection with all Branches. Accounts opened with deposits of ONE DOLLAR and upwards. Interest paid, or credited at highest current rates.

**The Dominion Bank**

SIR EDMUND B. OSLER, M.P., President

W. D. MATTHEWS, Vice-President

C. A. BOGERT, General Manager

**TRUST FUNDS SHOULD BE DEPOSITED**

in a Savings Account in The Dominion Bank. Such funds are safely protected, and earn interest at highest current rates.

When payments are made, particulars of each transaction may be noted on the cheque issued which in turn becomes a receipt or voucher when cancelled by the bank.

Head Office, Toronto

**THE BANK OF TORONTO**

Incorporated 1865.

Head Office: TORONTO, Canada.

PAID UP CAPITAL .....\$5,000,000  
RESERVED FUNDS .....\$6,402,810

**Directors**

DUNCAN COULSON, President; W. G. GOODERHAM, Vice-Pres.; J. HENDERSON, 2nd Vice-Pres.; HON. C. S. HYMAN, WILLIAM STONE, JOHN MACDONALD, LT. COL. A. E. GOODERHAM, LT. COL. F. S. MEIGHEN, J. L. ENGLEHART, WILLIAM I. GEAR, THOS. F. HOW, General Manager. T. A. BIRD, Chief Inspector.

**Bankers**

NEW YORK—National Bank of Commerce,  
CHICAGO—First National Bank.  
LONDON, ENG.—London City and Midland Bank, Limited.

**YOUR  
BANKING  
AFFAIRS**

The Bank of Toronto offers to all business people the advantage of its most complete and modern banking service. Many years of experience in Canadian Banking, large resources, ample banking facilities, carefully chosen connections, and the service of efficient and accurate officers are some of the advantages gained by transacting your banking affairs with this Institution.

**THE BANK OF NOVA SCOTIA**

INCORPORATED 1832.

CAPITAL .....\$6,500,000.00  
RESERVE FUND .....12,000,000.00  
TOTAL ASSETS over .....90,000,000.00

Head Office - - - HALIFAX, N.S.

JOHN Y. PAYZANT, President.

Gen'l Manager's Office, TORONTO, ONT.

H. A. RICHARDSON, General Manager.

Branches throughout every Province in Canada,  
and in Newfoundland, Jamaica and Cuba.

BOSTON CHICAGO NEW YORK

**THE HOME BANK OF CANADA****NOTICE OF QUARTERLY DIVIDEND.**

Notice is hereby given that a Dividend at the rate of Seven per cent. (7 p.c.) per annum upon the paid up Capital Stock of this Bank has been declared for the three months ending the 28th February, 1915 and that the same will be payable at its Head Office and Branches on and after Monday, March 1st, 1915. The Transfer Books will be closed from the 15th to the 28th February, 1915, both days inclusive.

By Order of the Board,  
JAMES MASON,

Toronto, January 13th, 1915.

General Manager.

**The Bank of Ottawa**

DIVIDEND No. 94

**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 Monday, the First day of March, 1915, to shareholders of record at the close of business on the 15th of February next.

By Order of the Board,

GEORGE BURN,  
General Manager.

Ottawa, Ont., January 18th, 1915.