The Sterling Bank

OF CANADA.

AGENCIES THROUGHOUT CANADA.

Montreal Office.

157 St. James St

The Bank of Ottawa

Dividend No. 82.

OTICE is hereby given that a Dividend of Two and threequarters per cent., being at the rate of Eleven 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 same will be payable at the Bank and its Branches on and after Friday, the first day of March, 1912, to shareholders of record at the close of business on 15th February next.

By Order of the Board,

GEO. BURN,

OTTAWA, ONT.,

Jan. 15th, 1912

General Man-

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 Robt. Archer, Vice-Pres. Hon. R. Dandurand Sir W. M. Aitken, M. P. J. E. Aldred A. J. Brown, K.C. Fayette Brown Geo. Caverhill

N. Curry Geo. E. Drummond T. J. Drummond F. P. Jones

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

V. J. HUGHES.

MANAGER

Hugh Paton E. L. Pease

F. W. Ross

James Redmond

142 Hotre Dame Street, W.

The Royal Trust Co.

107 ST. JAMES ST., MONTREAL
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 C. R. HOSMER H. V. MZREDITH R. B. ANGUS SIR W. C. MACDONALD DAVID MORRICE H. A. BAHMGARTEN HON. R. MACKAY JAMES ROSS A. MACNIDER SIR T. G. SHAUGHNESSY, K.C.V.O. 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 - -**Total Assets** - \$2,700,000.00 President : J. A. KAMMERER.

Vice-Presidents : W. S. DINNICK, Toronto. R. M. MACLEAN, London, Eng.

Head Office: Cor. Adelaide and Victoria Sts., TORONTO

The Trust and Loan Co.

\$14,600,000 Capital Subscribed. 2,920,000 Pald-up Capital, 1,420,565 Reserve Fund, Special Reserve Fund . 365,000

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

30 St. James Street, Montreal

The Guardian Accident and Guarantee Company

Capital Fully Subscribed, \$1,000,000

Head Office - Guardian Building, MONTREAL.

Applications for agencies invited. Liberal terms to good men. . .

Apply to H. M. LAMBERT, Managing Director.

GOVERNMENT. MUNICIPAL AND CORPORATION

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 invest. ors. The securities we offer combine the two essentials of a satisfactory investment, namely, safety and good interest return.

WOOD, GUNDY & COMPANY.

LONDON, ENG.

TORONTO, CAN.