

THE BANK OF TORONTO.

Dividend No. 129.

NOTICE is hereby given that a Dividend of Two and three-quarters per cent. for the current quarter, being at the rate of Eleven per cent. per annum, upon the Paid-up Capital Stock of the Bank, has this day been declared, also a bonus of One per cent. and that the same will be payable at the Bank and its Branches, on and after the 1st day of December next, to Shareholders of record at the close of business on the 14th day of November next.

THE TRANSFER BOOKS will be closed from the Fifteenth to the Twenty-fifth days of November next, both days inclusive.

By order of the Board.

Thos. F. How,
General Manager.

October 29th, 1913.

THE HOME BANK OF CANADA.

Notice of Quarterly Dividend.

Notice is hereby given that a Dividend at the rate of Seven per cent (7%) per annum upon the paid-up Capital Stock of this Bank has been declared for the three months ending the 30th November, 1913, and that the same will be payable at its Head Office and Branches on and after Monday, 1st December, 1913. The Transfer Books will be closed from the 16th to the 30th November, 1913, both days inclusive.

By Order of the Board,

JAMES MASON,
General Manager.

Toronto, October 23rd, 1913.

UNION BANK OF CANADA.

Dividend No. 107.

NOTICE is hereby given that a dividend at the rate 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 also at its branches, on and after Monday, the first day of December next.

The Transfer books will be closed from the 17th to the 30th of November, 1913—both days inclusive.

The Annual General Meeting for the election of Directors, and other general business, will be held at the Banking House in the city of Winnipeg, on Wednesday, the 17th of December, 1913. The Chair will be taken at 12 o'clock noon.

By order of the Board.

G. H. BALFOUR,
General Manager.

Winnipeg, October 21st, 1913.

BANK OF MONTREAL.

NOTICE is hereby given that a DIVIDEND OF TWO-AND-ONE-HALF PER CENT. upon the paid up Capital Stock of this Institution has been declared for the three months ending 31st October, 1913, also a BONUS OF ONE PER CENT., and that the same will be payable at its Banking House in this City, and at its Branches, on and after MONDAY, THE FIRST DAY OF DECEMBER next to Shareholders of record of 31st October, 1913.

The Annual General Meeting of the Shareholders will be held at the Banking House of the Institution on MONDAY, the FIRST DAY OF DECEMBER next.

The Chair to be taken at Noon.

By order of the Board,

H. V. MEREDITH,
General Manager.

Montreal, 24th October, 1913.

THE QUEBEC BANK.

NOTICE is hereby given that a Dividend of one and three-quarters per cent upon the Paid up Capital Stock of this Institution has been declared for the current quarter, and that same will be payable at its Banking House in this city, and at its Branches, on and after Monday, the 1st day of December next.

The transfer books will be closed from the sixteenth to the thirtieth day of November (both days inclusive).

The Annual General Meeting of the Shareholders will be held at the Head Office of the Bank on Monday, the 1st day of December next. The chair will be taken at three o'clock.

By order of the Board.

B. B. STEVENSON,
General Manager.

Quebec, 21st October, 1913.

THE BANK OF OTTAWA.

Dividend No. 89.

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 December, 1913, to shareholders of record at the close of business on the 17th of November next.

The Annual General Meeting of the shareholders will be held at the Banking House in this City, on Wednesday the 17th day of December next, the chair to be taken at 3 o'clock P.M.

By Order of the Board,

George Burn,
General Manager.

October 21st, 1913.

LEGAL DIRECTORY.

MONTREAL.

M. J. MORRISON, K.C.
Advocate, Barrister and Solicitor.
Tel. Main 3114. 179 St. James Street, Montreal.

F. J. CURRAN,

BARRISTER AND SOLICITOR,

'Phone Main 127. Savings Bank Chambers,
180 St. James Street, Montreal.

VANCOUVER.

Arthur J. B. Mellish

Formerly of Russel, Russell & Hancox

Barrister, Solicitor, Notary

FIRST FLOOR DAWSON BUILDING
Cor. HASTINGS and MAIN STREETS

VANCOUVER

CHARTERED ACCOUNTANTS.

Robert Miller, C.A., F.C.A. (Can.) C.A. (Scot.)
C. Harold Skelton, C.A.
Bruce C. Macfarlane, C.A.

Robert Miller & Co

Chartered Accountants

Commercial and Municipal Auditors and Investigations,
Liquidations and Insolvencies.

TELEPHONE MAIN 2540.

Quebec Bank Building, - Montreal

PANAMA A SECOND CLASS WATERWAY.

Bunau-Varilla says Panama canal is a second if not a third class waterway; first, because it is unable to admit military and commercial vessels which will be built tomorrow; second, because it is exposed at any moment to complete destruction owing to weakness of Gatun dam in case of severe earthquakes; third, because water supply furnished by Chagres river does not allow canal to serve a traffic greater than 50,000,000 tons annually, a limit of traffic capacity which will be reached in 20 years and perhaps much earlier.

GERMANY'S IRON MARKET

"Hopes of an improvement in the industrial outlook," the "Economist's" Berlin correspondent reports, "have been further disappointed by the events of the last week. Iron prices have again fallen, and the expected revival in foreign demand is further off than ever."