

**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 had been declared for the three months ending 31st July, 1913, and that the same will be PAYABLE at its Banking House in this City, and at its Branches, on and after TUESDAY, THE SECOND DAY OF SEPTEMBER next, to Shareholders of record of 31st July, 1913.

By order of the Board,

H. V. MEREDITH,  
General Manager.

Montreal, 22nd July, 1913.

**UNION BANK OF CANADA.**

**Dividend No. 106.**

Notice is hereby given that a dividend at the rate of eight per cent. per annum, upon the paid-up capital and 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 Tuesday, the second day of September next, to shareholders of record on August 19th, 1913.

By order of the Board.

G. H. BALFOUR,  
General Manager.

Winnipeg, July 15th, 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 month ending the 31st August, 1913, and that the same will be payable at its Head Office and Branches on and after Monday, September 1st, 1913. The Transfer Books will be closed from the 17th to the 31st August, 1913, both days inclusive.

By order of the Board,

JAMES MASON,  
General Manager.

Toronto, July 16th, 1913.

**THE BALKANS AND THEIR HARVESTS.**

"It is difficult," comments the London STATIST, "to see how any of the Balkan States can get in their crops properly. Almost the whole fighting manhood has been mobilized, and, therefore, all the agricultural work, both of sowing and of harvesting, must have been done by women, old men, and little boys. Even Roumania will suffer, not only because war has been going on for so long just across her borders, but because she mobilized and sent her troops into Bulgaria just when harvesting was beginning."

**THE BANK OF OTTAWA.**

**Dividend No. 88.**

Notice is hereby given that a dividend of Three per cent. (3%) 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 Tuesday the Second day of September, 1913, to shareholders of record at the close of business on the 18th. August next.

By order of the Board,

GEORGE BURN,

General Manager.

Ottawa, Ont., July 21st, 1913.

**THE QUEBEC BANK.**

**Quarterly Dividend.**

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 the same will be payable at its Banking House in this City and at its Branches on and after Tuesday, the second day of September next to Shareholders of record on the 15th August next.

By order of the Board.

B. B. STEVENSON.

General Manager.

Quebec, 29th July, 1913.

**THE HIGHEST RAILROAD.**

Between the Mulato River in Chili and Potasi in Bolivia a railroad line whose highest point is 15,000 feet above sea level has been constructed. This is the highest railroad in the world. The road connecting Argentine and Chili reaches almost the same height. An English company proposes to construct a road still higher to unite Mexico City with Pueblo and ascend Mount Pocotapetl, this volcano being 17,500 feet above sea level.—Harper's Weekly.

**WHY GOLD RESERVES ARE STRENGTHENED.**

"It is not to be wondered at," thinks the London Times, "that Paris, like London, has been bringing home all the gold it can from all parts of the world. With the rest of Europe more or less weakened financially by the long-drawn-out struggle in the Balkans, Paris will have to be strong later in the year when peace has been definitely re-established, in order to put the exhausted combatants on their legs, and London will have to aid her indirectly, if not directly."

**ACCOUNTANTS.**

**JAMES RENWICK**

Accountant, Auditor and Commissioner  
Real Estate and Insurance

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**LEGAL DIRECTORY.**

**MONTREAL.**

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**OTTAWA.**

McGIVERN & HAYDON  
Barristers, Solicitors, Notaries, etc.  
Parliamentary, Supreme Court and Departmental Agents.  
Bangs' Chambers, 19 Elgin St., Ottawa, Can.

**VANCOUVER.**

**Arthur J. B. Mellish**

Formerly of Russel, Russell & Hancox

Barrister, Solicitor, Notary

FIRST FLOOR DAWSON BUILDING  
Cor. HASTINGS and MAIN STREETS

**VANCOUVER**

**SHERBROOKE.**

J. NICOL, B.A., LL.M.  
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Telephone 512. Sherbrooke, Que.

**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 Audits and Investiga-  
tions, Liquidations and Insolvencies.

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