

CAPITAL PAID-UP
\$3,900,000

RESERVE FUND
\$4,300,000

The Royal Bank of Canada

HEAD OFFICE - HALIFAX, N.S.
CHIEF EXECUTIVE OFFICE - MONTREAL
73 BRANCHES THROUGHOUT CANADA

8 Agencies in Cuba. Agency in Newfoundland
New York Agency - 68 William Street

SAVINGS DEPARTMENT In connection with all Branches, Account opened with deposits of ONE DOLLAR and upwards. Interest paid, or credited half-yearly, at highest current rates.

THE DOMINION BANK.

Notice is hereby given that a dividend at the rate of **TWELVE PER CENT PER ANNUM** upon the Capital Stock of this Institution has been declared for the Quarter ending 31st Decem-ber next, and that the same will be payable at the Banking House in this City on and after

WEDNESDAY, THE SECOND DAY OF JANUARY, 1907.

The Transfer Books will be closed from the 21st to the 31st December, both days inclusive.

The Annual General Meeting of the Shareholders will be held at the Head Office of the Bank in Toronto, on Wednesday, 30th January next, at twelve o'clock noon.

By Order of the Board.

C. A. BOGERT,

General Manager

Toronto, 23rd November, 1906.

BANK OF NOVA SCOTIA.

INCORPORATED 1832.

Capital Paid-up \$3,000,000.00
Reserve Fund 5,000,000.00

HEAD OFFICE, HALIFAX.

DIRECTORS.

W. V. PAYZANT, President. CHARLES ARCHIBALD, Vice-President.

R. I. FORDEN, G. S. CAMPBELL, J. WALTER ALLISON
Hector McInnes, H. C. McLeod,
General Manager's Office, TORONTO, ONT.
H. C. McLeod, General Manager. D. WATSON, Asst. Gen. Manager
Geo. Sanderson, Inspector

BRANCHES.

In Nova Scotia - Amherst, Annapolis, Antigonish, Bridgetown, Canning, Dartmouth, Digby, Glace Bay, Halifax, Kentville, Liverpool, New Glasgow, North Sydney, Oxford, Parrsboro, Pictou, River Hebert, Springhill, Stellarton, Sydney Mines, Truro, Westville, Windsor, Yarmouth.
In New Brunswick - Campbellton, Chatham, Fredericton, Moncton, Newcastle, Port Elgin, Sackville, St. Andrews, St. George, St. John, St. Mary's, St. Stephen, Sussex, Woodstock.
In Manitoba and Alberta - Calgary, Edmonton, Winnipeg, Saskatchewan - Saskatoon.
In British Columbia - Vancouver.
In Prince Edward Island - Charlottetown and Summerside.
In Quebec - Montreal and Paspébiac.
In Ontario - Arnprior, Berlin, Hamilton, London, Ottawa, Peterborough, Toronto, King Street, Toronto, Dundas Street.
In Newfoundland - Harbor Grace and St. John's.
In West Indies - Havana, Cuba, Kingston, Montego Bay, Jamaica, Port Antonio, Jamaica, Port of Spain, Trinidad.
In United States - Boston, Mass. and Chicago, Ill.

THE BANK OF OTTAWA.

CAPITAL (Authorized) \$3,000,000.00
CAPITAL (Fully Paid Up) 3,000,000.00
REST and undivided profits 3,236,512.98

BOARD OF DIRECTORS.

GEORGE HAY, President, DAVID MACLAREN, Vice-Pres.
H. N. Bate, Hon. George Bryson, J. B. Fraser
H. K. Egan, Denis Murphy
Georgie H. Perley, M.P.
GEO. BURN, Gen. Manager.
D. M. FINNIE, Ass't. Gen. Mgr.

Inspectors: W. DUTHIE
C. G. PENNOCK

FIFTY-SEVEN OFFICES IN THE DOMINION OF CANADA
Correspondents in every Banking Town in Canada, and throughout the world.
Bank gives prompt attention to all Banking business entrusted to it.
CORRESPONDENCE INVITED.

The Sovereign Bank of Canada

INCORPORATED BY ACT OF PARLIAMENT

HEAD OFFICE, TORONTO
EXECUTIVE OFFICE MONTREAL

D. M. STEWART,

2nd Vice-President and General Manager.

BRANCHES IN ONTARIO.

Amherstburg	Galt	Mount Albert	South River
Arcona	Goderich	Mount Forest	Stirling
Aylmer	Harrietsville	New Dundee	Stouffville
Baden	Harrow	Newmarket	Stratford
Belmont	Havelock	Newton	Teoswater
Berlin	Herzberg	Niagara-on-the-Lake	Theford
Brucefield	Iltonville	Ottawa	Thessalon
Burk's Falls	Iltonville	" Market Branch	Thorndale
Chatham	Iltonville	Owen Sound	Toronto
Claremont	Iltonville	Pelee Island	" Marke
Clinton	Iltonville	Penetanguishene	Tweed
Crediton	Iltonville	Perth	Unionville
Dashwood	Iltonville	Rockland	Walton
Durham	Iltonville	St. Catharines	Wyoming
Esex	Iltonville	St. Jacobs	Zurich
Exeter	Iltonville		

BRANCHES IN QUEBEC

Dunham	Freilighsburg	Montreal
Stanbridge East	Sutton	Waterloo
		Montreal, West End

NEW YORK AGENCY: 25 PINE STREET.

Savings Deposits received at all Branches

Interest paid four times a year.

Montreal Trust and Deposit COMPANY.

AUTHORIZED CAPITAL \$1,000,000

Safe Deposit Vaults & Storage Vaults
1701 to 1707 Notre Dame Street

R. Wilson-Smith, President.

DIRECTORS:

Sir Wm. Hingston,	George Hague,
Robert Archer,	George E. Drummond,
S. H. Ewing,	Frank W. Ross,
F. Orr Lewis,	A. M. Crombie,

H. O'Hara & Co.,

30 Toronto Street,
TORONTO.

Members Toronto Stock Exchange
Stocks Bought and Sold

THE WATERLOO

MUTUAL FIRE INSURANCE COMPANY.

ESTABLISHED IN 1863.

Head Office, WATERLOO, ONT.

Total Assets 31st Dec., 1906 \$514,000.00
Policies in force in Western Ontario over 30,000

GEORGE RANDALL,	WM. SNYDER,
President,	Vice-President.
FRANK HAIGHT,	T. L. ARMSTRONG,
Manager,	R. THOMAS ORR,
	Inspectors