

### THE STANDARD BANK OF CANADA.

#### Quarterly Dividend Notice, No. 93.

Notice is hereby given that a Dividend at the rate of THIRTEEN Per Cent Per Annum upon the Capital Stock of this Bank has this day been declared for the quarter ending 31st January, 1914, and that the same will be payable at the Head Office in this City, and at its branches on and after Monday, the 2nd day of February, 1914, to Shareholders of record of 23rd January, 1914.

The Annual General Meeting of Shareholders will be held at the Head Office of the Bank in Toronto on Wednesday, the 18th of February next, at 12 o'clock noon.

By order of the Board.

GEO. P. SCHOLFIELD,  
General Manager  
Toronto, Dec. 16, 1913.

### IMPERIAL BANK OF CANADA.

#### Dividend No. 94.

Notice is hereby given that a dividend at the rate of twelve per cent (12%) per annum upon the Paid-up Capital Stock of this institution has been declared for the three months ending 31st January, 1914, and that the same will be payable at the head office and branches on and after Monday, the 2nd day of February, next.

The Transfer Books will be closed from the 17th to the 31st January, 1914, both days inclusive.

By order of the Board,  
D. R. WILKIE,  
General Manager.  
Toronto, 17th December, 1913.

### INSURANCE NOT INTER-STATE COMMERCE

The decision of the United States Supreme Court, that insurance is not interstate commerce has attracted much attention in insurance circles throughout the country. Had the decision been to the contrary it would have relieved insurance of many expensive taxes and burdensome restrictions laid on the business by various States and making insurance more costly to the buyer.

The case was that of the New York Life Insurance Company, plaintiff-in-error vs. Deer Lodge County, Montana.

### THE FIRST WINDMILLS.

Windmills are said to have been introduced into England by the Knights of St. John, who observed them in use among the Saracens in the Crusades, but how long they had been in existence before this it is not possible to ascertain. A water mill was built in Bohemia in the year 718, for an old chronicler mentions it, going on to say that "before that time all the mills in Bohemia were windmills set upon the summit of hills."

For hundreds of years windmills were among the most important adjuncts of industry, yet they hardly changed from the rude and primitive design of earliest days. They were fixed in one position, and so could only be worked when the wind blew from a certain quarter, while the four sails boasted no slats or checking apparatus of any kind, which must have been most inconvenient at times.

Not until 1500 did Holland, the land of windmills, introduce a movable dome carrying the sail axle. The dome ran on rollers and was shifted around by means of the pole mentioned above. These ancient mills were often of massive build, being made of brick or stone, and later entirely of wood.

### IMMIGRATION INTO CANADA.

The total immigration to Canada during the first five months, April to August, of the current fiscal year was 282,707, made up of 112,081 British, 63,721 Americans and 106,955 from all other countries.

During the five corresponding months of last fiscal year the total number was 242,509, composed of 95,142 British, 79,209 Americans and 67,158 from all other countries. The increase is 17 per cent.

### LEARN TO WAG YOUR EARS.

If you should look up from your paper this morning to see an elderly man across the aisle making faces at you, don't rise hastily and kick him in the shins. May be he has read the dissertation of the French doctor, Fernet, who recommends making faces and wagging the ears as the means of exercising the eustachian tube and warding off deafness.

—(Chicago Tribune.)

### THE COST OF DISTRIBUTION.

Thirty-nine cents in every dollar spent for food in this city must be charged up to the cost of distribution. This explains better than anything else the high cost of the necessities of life. That it bears heaviest on the poor, and on the poorest the heaviest of all, follows as a matter of course. If only one-half of the cost of distribution as between the wholesale and retail dealer, could be saved to the consumer, every family in the city would be immensely the gainer. The genius who can devise a working scheme and put it into local operation so that the average worker may save 20 per cent. of his table bills will be the greatest benefactor the 5,000,000 people in this city have ever known.

—(New York World.)

### CHILD WELFARE WORK.

A department of child welfare has been inaugurated in the University of Kansas. Besides giving instruction in child-welfare work, the department is to take the entire State as its field in arranging healthful vacation employment for city schoolboys, in organizing "parents' clubs," "parent teachers' associations," and civic improvement associations that will look after the welfare of the children in small towns and in the establishment of playgrounds and social centres. The department will make courses in child psychology available for parents all over the State. Kansas granting suffrage to its women in November, 1912.

### BEST TEA IN THE WORLD.

The best tea in all China and therefore in all the world grows on top of a small mountain in western Szechuan, called Ming Shan, and is cultivated by the priests of the Buddhist temple on its summit. Tradition says that a Chinese pilgrim brought the seeds from India centuries ago. There are only a few pounds in each crop, and these have always gone as tribute to Peking for the use of the imperial household.

ESTABLISHED



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INVESTMENT

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LONDON.

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Debentures.

T. H. PURN  
NATHAN