

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, both days inclusive.

By order of the Board,
JAMES MASON,
General Manager.
Toronto, July 16th, 1913.

CIGAR BOXES.

Thirty millions is the total number of cigar boxes supplied to cigar manufacturers in the United States, according to testimony before the Ways and Means Committee in the tariff hearings. Many millions more enter the country filled with foreign rolled cigars from Cuba, Porto Rico, and the Philippines. Manufacturers declare that the boxes made from Spanish cedar, a wood which is rarely found outside of Cuba, is the best for packing the seductive weed.

Various woods have been tried, but wherever used connoisseurs have pro-

**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.

tested that even the finest of cigars were spoiled by putting them in boxes made from other wood than Spanish cedar. This wood always retains the flavor of a good cigar, and some assert that it greatly improves the flavor. The reason given is that the Spanish cedar grows only in that soil which produces the finest quality of what is known as Havana tobacco.

Cuba has a conservation problem peculiar to itself. The demand for cigar boxes far exceeds the supply.

U. S. BUILDING AND LOAN SOCIETIES.

Assets of building and loan associations of United States are growing at rate of a little more than \$100,000,000 annually. There are 6279 associations, with membership of 2,518,442 and having assets of \$1,136,949,465. Total resources increased \$106,262,434, or a little more than 10% for year, and membership increased 185,613, or a little less than 8%. Average amount due each member is \$451.45 an increase of \$9.64.

ACCOUNTANTS.

JAMES RENWICK
Accountant, Auditor and Commissioner
Real Estate and Insurance
223 Board of Trade Bldg., Montreal
Phone Main 265

LEGAL DIRECTORY.**MONTREAL.**

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OTTAWA.

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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.

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CHARTERED ACCOUNTANTS.

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