CHARTERED BANKS

- THE -ROYAL BANK OF CANADA

Capital (paid up) - - Reserve and undivided Profits 7,450,000 110,000,000 Aggregate Assets

Board of Directors

H. S. HOLT, Esq., President E. L. PEASE, Esq., Vice-President
Wiley Smith, Esq.,
W. Thompson, Esq.,
W. H. Thorne, Esq.,
W. H. Thorne, Esq.,
W. M. Robertson, Esq.

HEAD OFFICE, MONTREAL

B. L. Pease, General Manager: W. B. Torrance, Supt. of Brac. C. E. Neill and F. J. Sherman, Assistant General Manager BRANCHES—ONTARIO of Branches.

Arthur Arthur Bowmanville Burk's Falls Chippawa Clinton Cobalt Cornwall

Bathurst Campbellton Dalhousie

Dorchester

Digby

Elmwood
Fort William
Galt
Guelph
Hamilton
Hanover
Ingersoll & Putnam
Peterboroug QUEBEC

South River Tillsonburg Toronto (3) Welland

Joliette and Rawdon

Montreal (9) NEW BRUNSWICK Edmundston Fredericton Grand Falls Jacquet River

Moncton Newcastle Rexton St. John NOVA SCOTIA

St. John, North End St. Leonards Sackville Woodstock

Quebec

Amherst Annapolis Royal Antigonish Arichat Baddeck Baddeck
Barrington Passage
Bear River
Berwick
Bridgetewn
Bridgewater Dartmouth

Glace Bay Guysboro Halifax (4) Halifax (4)
Inverness
Kentville
Lawrencetown
Liverpool
Lockeport
Londonderry
Louisburg
Lunenburg
Mabou

Maitland Meteghan River Middleton Mulgrave New Glasgow New Waterford North Sydney Parrsboro Pictou Port Hawkesbury Port Morien Port Morien Sherbrooke

Shubenacadie Springhill Stellarton Sydney Sydney Mines St. Peter's Truro Weymouth Whitney Pier Windsor Wolfville Yarmouth

Trinity

PRINCE EDWARD ISLAND

NEWFOUNDLAND

PRINCE EDWARD ISLAND
Charlottetown Summerside Tignish

MANITOBA

Brandon Winnipeg Athabasca Landing Lacombe & Bentley
Plumas do, Grain Exchange Calgary
Edmonton

SASKATCHEWAN

NEWFOUND
St. John's
ALBERTA
Bentley
Blackfalds
Lethbridge
Magrath Lipton Lumsden Luseland

Medicine Hat Morinville Vermilion

Bethune Craik Davidson Davidson
Abbotsford
Alberni
Chilliwack
Courtenay
Cranbrook
Cumberland and
Union Wharf
Eburne

Grand Forks Hope . Kamloops Kelowna Ladner Ladysmith Nanaimo

Moose Jaw Prince Albert Regina BRITISH COLUMBI Nelson
New Westminster
North Vancouver
Port Alberni
Port Moody
Prince Rupert
Rosedale

Saskatoon Scott Swift Current Rossland Rossland Salmo Sardis Vancouver (10) Vernon Victoria Victoria West

BRANCHES-CUBA, BRITISH WEST INDIES, ETC. CUBA

Antilla Bayamo Caibarien Ciego de Avila

Camaguey Cienfuegos Cardenas Guantanamo Havana (2) Manzanillo Matanzas

Puerto Padre Sancti Spiritus Santiago de Cuba

PORTO RICO

Nassau Bridgetown Kingston

BARBADOS Ponce JAMAICA San Juan TRINIDAD

Port of Spain, San Fernando

LONDON: 2 Bank Bldgs., Princes St.

NEW YORK: Corner William and Cedar Sts.

LA BANQUE NATIONALE

FOUNDED IN 1860

Capital Reserve Fund \$2,000,000.00 \$1,300,000.00

Our system of Travellers' cheques has given complete satisfaction to all our patrons, as to rapidity, security and economy. The public is invited to take advantage of its facilities.

Our office in Paris (rue Boudreau, 7, Square de l'Opera) is found very convenient for the Canadian tourists in Europe.

Transfers of funds, collections, payments, commercial credits in Europe, United States and Canada, transacted at the lowest rate.

THE NATIONAL BANK OF SCOTLAND

Incorporated by Royal Charter and Act of Parliament. Established 1825

 Capital Subscribed
 £5,000,000
 \$25,000,000

 Paid up
 £1,000,000
 \$5,000,000

 Uncalled
 £4,000,000
 \$20,000,000

 Reserve Fund
 £ 950,000
 \$4,750,000

Head Office - -EDINBURGH

J. S. COCKBURN, General Manager. GEORGE B. HART, Secretary LONDON OFFICE—37 NICHOLAS LANE, LOMBARD ST., E.C. JOHN FERGUSON, Manager. DUGALD SMITH. Assistant Manager The agency of Colonial and Foreign Banks is undertaken, and the Acceptances of Customers residing in the Colonies domiciled in London, are retired on terms which will be furnished on application.

THE BANK OF OTTAWA

DIVIDEND No. 82

Notice is hereby given that a dividend of Two and three-quarters per cent., being at the rate of Eleven 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 same will be payable at the Bank and its Branches on and after Friday, the first day of March, 1912, to shareholders of record at the close of business on 15th February next.

By Order of the Board,

Ottawa, Ont., Jan. 15th, 1912.

GEO. BURN, General Manager.

BANK OF HAMILTON

HEAD OFFICE, HAMILTON

Capital Paid up.....\$2,870,000 Reserve and Undivided Profits...... 3,500,000 Total Assets 44,000,000

DIRECTORS

HON. WILLIAM GIBSON, President.
J. TURNBULL, Vice-President and General Manager.
C. A. Birge. Geo. Rutherford. W. A. Wood.
Col. the Hon. J. S. Hendrie, C.V.O. C. C. Dalton, Toronto.

BRANCHES ONTARIO

Ancaster Atwood Beamsville Berlin Blyth Brantford Burlington Chesley Delhi Dundalk Dundas Dunnville Fordwich Ft. William Georgetown Gorrie Grimsby Hagersville Hamilton "Barton St. "Deering "East End "North End "West End Jarvis

Jarvis Listowel Lucknow Midland Milton Milverton MANITOBA

Mitchell Moorfield Neustadt
New Hamburg
Niagara Falls
Niagara Falls, S.
Orangeville
Owen Sound
Palmerston
Pagie

Paris Port Elgin Port Rowan Princeton Ripley Selkirk

Simcoe
Southampton
Teeswater
Toronto
"Queen & Spadina
"College & Ossington
"Yonge & Gould
"Bathurst & Arthur
West Toronto
Wingham
Wroxeter

Bradwardine Brandon Carberry Carman Dunrea Elm Creek Foxwarren

Franklin Gladstone Hamiota Kenton Killarney La Riviere Manitou Mather Miami Minnedosa Morden Pilot Mound Roland Snowflake

Starbück Stonewall Swan Lake Treherne Winkler Winnipeg " Princess St.

SASKATCHEWAN

Abernethy Battleford Belle Plaine Bradwell Brownlee Creelman

Carievale Caron Dundurn Estevan Francis Grand Coulee Heward Loreburn Marquis Melfort Moose Jaw Mortlach

Osage Redvers Rouleau Saskatoon Tuxford Tyvan

ALBERTA

Blackie Brant Carmangay Cayley Champion Granum Nanton Parkland Stavely Taber Vulcan

BRITISH COLUMBIA Salmon Arm Vancouver E. Vancouver N. Vancouver S. Vancouver Fernie Kamloops Milner Port Hammond Penticton

CORRESPONDENTS IN GREAT BRITAIN. National Provincial Bank of England, Ltd.

CORRESPONDENTS IN UNITED STATES. New York—Hanover National Bank and Fourth National Bank. Boston—International Trust Co. Buffalo—Marine National Bank. Detroit—Old Detroit National Bank. Chicago—Continental National Bank and First National Bank. Philadelphia—Merchants National Bank. St. Louis—Third National Bank. Kansas City—National Bank of Commerce. San Francisco—Crocker National Bank. Pittsburg—Mellon National Bank. Minneapolis—Security National Bank.

Collections effected in all parts of Canada promptly and cheaply.