#### THE STANDARD BANK OF CANADA. CANADA.

Quarterly Dividend Notice, No. 93.

Notice is hereby given that a Dividend at the rate of Thir-TEEN 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'elock noon.

By order of the Board.

GEO. P. SCHOLFIELD,

Canoral Manager 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 in-

By order of the Board,

D. R. WILKIE, General Manager. Toronto, 17th December, 1913.

## BANK OF MONTREAL.

Notice is hereby given that a Dividend of Two-and-a-half per cent. 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 its branches, on after Monday, the 2nd day of March, next, to Shareholders of record of 31st January, 1914.

By order of the Board F. W. TAYLOR, General Manager. Montreal, 23rd January, 1914.

## THE HOME BANK OF

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 months ending the 28th of February, 1914, and that the same will be payable at its Head Office and Branches on and after Monday, the 2nd of March, 1914. The transfer books will be closed from the 15th to the 28th of February, 1914, both days inclusive.

By order of the Board, JAMES MASON, General Manager. Toronto, January 14th, 1914.

### THE QUEBEC BANK.

Quarterly Dividend.

Notice is hereby given that a Dividend of one and three quarters per cent. on the paid up Capital Stock of this Insti-tution 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 Monday, the 2nd day of March next, to Shareholders of Record of 13th February.

By order of the Board, B. B. STEVENSON, General Manager. Quebec, 20th January, 1914.

#### UNION BANK OF CANADA.

Dividend No. 108.

Notice is hereby given that a dividend at the rate of 8 per cent. per annum, 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 also at its branches, on and after Monday, the second day of March next.

A bonus of 1% as approved of by the shareholders at the Annual General Meeting held on the 17th day of December, 1913, will also be paid at the same time and place to shareholders of record at the close of business on the fourteenth

day of February, next.

The transfer books will be closed form the 16th to the 26th of February, 1914, both days inclusive.

By order of the Board, G. H. BALFOUR, General Manager. Winnipeg, 16th January, 1914.

#### GOOD TIMES COMING

There is growing up among the people of the United States a conviction that the relations between capital and labor in the future will have to be different from what they were in the past. Old age pensions, insurance against sickness and unemployment are being talked of, and before long will be believed in. A "new freedom" is indeed dawning over this country, and soon broaden into daylight.

The present is an age of awakening of the common conscience. And with an awakened social conscience there is every reason to expect that the squalor, misery, and degeneracy which now hold a large portion of society in their grip, instead of spreading to the rest of society, will before another cen-tury has elapsed be greatly diminished, if not wiped off the earth altogether.

Chicago Tribune.

#### CANADA'S CROPS IN 1913.

The final crop estimates for 1913, recently issued by the Statistical Office of the Dominion Government, show that Canada's principal field crops in that year covered 35,375,000 acres, as against 35,575,000 acres in 1912, and their value at local market prices was \$552,-771,500, as compared with \$557, 344,100 in the preceding year.

The principal crops were: Wheat, 231,717,000 bushels, value \$156,462,000; oats, 404,669,000 bushels, value \$128,893, 000; flaxseed, 17,539,000 bushels valued at \$17,084,000.

The wheat and oats crops for 1913 are the highest on record in Canada.

#### BABY BONDS.

That term has long been current in financial circles to designate a bond for one hundred dollars. More and more corporations now-a-days are issuing them, in order to tempt the younger investor. The designation is an apt one for the cunning little creatures with their dear, tiny coupons, the delicious feel of their crisp, crinkly bodies and the heavenly azure or charming yellow of their vignettes.

With proper nourishment the precious little fellows will grow too. Now that the holidays are safely over, we hope every young husband will supply his beloved household with one of these delightful little nurslings. -Exchange.

Saturday, Jan

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