At December 31st, 1910

Assets ......\$38,164,790.37 Surplus over all Liabilities and Capital,

Hm. 31/2 and 3 per cent. Standard..... 3,952,437.54

Surplus Government Standard ..... 5,319,921,18 Income 1909 ...... 9,575,453.94

Assurances in force ... 143,549,276.00

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### THE BANK OF TORONTO

DIVIDEND No. 120

NOTICE is hereby given that a Dividend of Two and three-quarters per cent, for the current Quarter, being at the rate of Eleven per cent, per annum, upon the paid-up Capital Stock of the Bank, has this day been declared, and that the same will be payable at the Bank and its Branches, on and after the 1st day of September next, to Shorehald. on and after the 1st day of September next, to Shareholders of record at the close of business on the 15th day of August next.

THE TRANSFER BOOKS will be closed from the Sixteenth to the Twenty-fifth days of August next, both days in clusive.

clusive.

By order of the Board. THOMAS F. HOW. General Manager.

The Bank of Toronto, Toronto, July 26th, 1911.

## UNION BANK OF CANADA.

Notice is hereby given that a dividend at the rate of eight per cent, per annum has been declared on the Paid-up Capital Stock of this Institution for the current quarter, and that the same will be payable at the Bank and its Branches, on and after Friday, the first day of September next, to the Shareholders of record on August 15th, 1911.

By order of the Board.

G. H. BALFOUR. General Manager.

Quebec, July 21st, 1911.

## The Bank of Ottawa

Dividend No 80

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, to the first day of September, 1911, shareholders of record at the close of business on 17th August next ness on 17th August next.

By order of the Board.

GEO. BURN, General Manager.

Ottawa, Ont., July 17th, 1911.

## Sun Life " Canada Quebec steamship company

FROM NEW YORK TO BERMUDA \$10 AND UP ROUND TRIP

WIRELESS TELEGRAPHY AND BILGE KEELS.

Twin Screw SS. "BERMUDIAN" 5,600 tons, sails at 3 p.m., 29th July and every ten days thereafter.

# NEW YORK FROM QUEBEC via the far famed RIVER SAGUENAY

Calling at Gaspe, Charlottetown and Halifax, S.S. "TRINIDAD," 2,600 tons, 1 from Quebec, at 8 p.m., 28th July, 11th and 25th August and 8th September. 2,600 tons, sails

### NEW YORK AND WEST INDIA LINE.

NEW YORK to ST. THOMAS, ST. CROIX, ST. KITTS, ANTIGUA GUADELOUPE, DOMINICA, MARTINIQUE, ST. LUCIA.
BARBADOES AND DEMERARA.

S.S. "GUIANA" (new), 3,700 tons, SS. "PARIMA," 3,000 tons, SS. "Korons, 3,000 tons, Sailings from New York, every alternate Thursday at 2 p.m.

### ST. LAWRENCE LINE

MONTREAL to GASPE COAST PORTS, GASPE, MAL BAY, PERCE, GRAND RIVER, SUMMERSIDE, CHARLOTTETOWN and PICTOU.

S.S. "CASCAPEDIA," 1,900 tons, with most modern accommodation for passengers, sails Thursday, 3rd, 17th and 31st August, at 4 p.m., and every alternate Thursday thereafter, and from Quebec the following day at noon.

For further information, apply to J. G. BROCK & CO.,

Agents, 211 Commissioners St.,

A. E. OUTERBRIDGE & CO. Agents, 29 Broadway,

Montreal New York

QUEBEC STEAMSHIP COMPANY, LIMITED QUEBEC. A THE STREET OF THE STREET, STREET, ST.

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Fresh and up-to-date assortment of Purses, Bill Wallets, Card Cases, Writing Cases, Portsea Purses, Car Ticket Cases. etc. Also another supply of the "Titewad" Bill Fold.

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# UEBEC CENTRAL

### TIME TABLE

In effect June 26th, 1911, LEAVING SHERBROOKE

BOSTON EXPRESS—Leave Sherbrooke 7.00 a.m. daily except Sunday, arrive Levis 11.17 a.m. Quebec 11.2) a m. Dining Car Sherbrooke to Tring Jet. Pullman sleeping car Boston to Quebec leaving Sherbrooke daily except Sunday this car goes Sherbrooke to Quebec on the New York express making a daily service between Boston and Quebec.

NEW YORK EXPRESS—Leave Sherbrooke 9.20 a.m.

tween Boston and Quebec.

NEW YORK EXPRESS—Leave Sherbrooke 9.20 a.m. daily, arrive Levis 2 15 p.m., arrive Quebec 2.20 p.m. Pullman palace buffet cars New York to Quebec leaving Sherbrooke daily.

WHITE MOUNTAINS EXPRESS—Leave Sherbrooke 4.00 p.m. daily except Sunday arrive Levis 9.05 p.m. Quebec 9.10 p.m. Through Pullman chair car and dining carservice Portland to Quebec.

ACCOMMODATION—Leave Sherbrooke 7.10 p.m. daily except Sunday, arrive Valley Jct. 3.05 a.m.

### ARRIVING SHERBROOKE

ARRIVING SHERBROOKE

BOSTON EXPRESS—Leave Quebec 4.30 p.m. daily except Sunday, leave Levis 5.00 p.m., arrive Sherbrooke 9.25 p.m. Pullman sleeping car Quebec to Boston daily except Sunday; on Sunday this car goes Quebec to Sherbrooke on the New York Express making a daily service between Quebec and Boston.

NEW YORK EXPRESS—Leave Quebec 1.15 p.m. daily, leave Levis 1.35 p.m., arrive Sherbrooke 7.20 p.m. Pullman buffet sleeping cars Quebec to New York daily.

WHITE MOUNTAINS FRPRESS—Leave Quebec 1.20

daily,
WHITE MOUNTAINS EXPRESS—Leave Quebec 7.39 a.m.
daily except Sunday, leave Levis 8.00
a.m. arrive Sherbrooke 1.15 p.m.
Pullman chair car and dining car
Quebec to Portland.

ACCOMMODATION—LeaveValley Jet. 8.00 p.m. daily except Sunday, arrive Sherbrooke 3.50 a.m.

Also connecting trains on the Megantic & Chaudiere Valley Divisions,
For time tables, tickets and all information apply to any of the Company's Agents.

J. H. WALSH J. H. WALSH, E. O. GRUNDY, Gen. Manager. Gen. Pass. Agent.



### SYNOPSIS of CANADIAN NORTH-WEST HOMESTEAD REGULATIONS.

A NY even numbered section of Dominio A Lands in Manitoba, Saskatchewan and Alberta, excepting 8 and 26, not reseved, may be homesteaded by any person who is the sole head of a family, or any male over 18 years of age, to the extent of one-quarter section of 160 acres, more or less.

Application for entry must be made by

ter section of 160 acres, more or less.

Application for entry must be made by person by the applicant at a Dominion Lands Agency or Sub-agency for the district in which the land is situate. Entry by proxy may, however, be made at an Agency on certain conditions by the father, mother son, daughter brother or sister of an in-

son, daugnter brother or sister of an in-tending homesteader

The homesteader is required to perform the homestead duties under one of the following plans:

(1) At least six months' residence upon and cultivation of the land in each year for three years

cultivation of the fand in sach years (2) A homesteader may, if he so desires, perform the required residence duties by living on farming land owned solely by him not less than eighty (60) acres in extent, in the vicinity of his homestead. Joint own ership in land will not meet this require-

ership in land will not meet this requirement
(3) If the father (or mother, if the father is deceased) of a homesteader has permanent residence onfarming land owned solely by nim, not less than eighty (80) acres in extent, in the vicinity of the homestead, upon a homestead entered for by him in the vicinity, such homesteader may perform his own residence duties by living with the father (or mother).

(4) The term "vicinity" in the two preceding paragraphs is defined as meaning

ceding paragraphs is defined as meaning not more than nine wiles in a direct line, exclusive of the width of road allowances crossed in the measurement.
(5) A homesteader intending to perform

his residence duties in accordance with the above while living with parents or on farmabove while living with parents or on farming land owned by himself, must notify Agent for the district of such intention.

Six months' notice in writing must be given to the Commissioner of Domision Lands, at Ottawa, of intention to apply fo patent.

W. W. CORY

Deputy of the Minister of the Interior. 5.—Uncuthorised publication of this Adverticement will not be paid for.