THE ROYAL BANK OF CANADA

INCORPORATED 1869

Reserves \$13,236,000 Capital Paid up \$11,560,000 Assets \$200,000,000

HEAD OFFICE - MONTREAL.

325 BRANCHES THROUGHOUT CANADA

28 Branches in Cuba, Porto Rico, Dominican Republic and Costa Rica

BRITISH WEST INDIES

Branches in Antigua, Bahamas, Barbados, Dominica, Grenada, Jamaica, St. Kitts, Trinidad, British Guiana and British Honduras.

LONDON, Eng. Princes St., E. C.

NEW YORK, or. William & Cedar Sts.

SAVINGS DEPARTMENT

In connection with all Branches. Accounts opened with deposits of ONE DOLLAR and upwards. Interest paid, or credited at highest current rates.

The Dominion Bank

SIR EDMUND B. OSLER, M.P., President W. D. MATTHEWS, Vice-President

C. A. BOGERT, General Manager

TRUST FUNDS SHOULD BE DEPOSITED

in a Savings Account in The Dominion Bank. Such funds are safely protected, and earn interest at highest current rates.

When payments are made, particulars of each transaction may be noted on the cheque issued which in turn becomes a receipt or voucher when cancelled by the bank.

Head Office, Toronto

Incorporated 1865 lhe BANK of TORC

ASSETS \$66,000,000

DIRECTORS.

DUNCAN COULSON, President; W. G. GOODERHAM, Vice-President;
J. HENDERSON, 2nd Vice-President;
WILLIAM STONE, JOHN MACDONALD, LT. COL. A. E. GOODERHAM, BRIGADIER-GENERAL
F. S. MEIGHEN, J. L. ENGLEGART, WM. I. GEAR, PAUL J. MYLER,
THOS. F. HOW, General Manager.
T. A. BIRD, Chief Inspector.

Bankers

NEW YORK—National Bank of Commerce,
OHICAGO—First National Bank.
LONDON, Eng.—London City and Midland Bank, Limited,

TO ALL BUSINESS HOUSES

The Bank of Toronto offers the advantages of most complete and nodern Banking Service

This Institution possesses large resources, ample banking facilities and carefully chosen connections. Your business and private banking accounts are invited

Capital Subscribed. \$14,600,000.00 2,920,000.00 Paid-up Capital, Reserve Funds. 2,732,205.06

MONRY TO LOAN ON REAL ENTATE

30 St. James St., Montree!

The Trust and Loan Co. | The Bank of Ottawa

DIVIDEND No. 98

NOTICE is hereby given that a dividend of Three per cent. 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 Wednesday, the First day of March, 1916, to shareholders of record at the close of business on the 16th of February next.

By order of the Board,

GEORGE BURN,

General Manager.

OTTEWA, ONT., JANUARY 24th, 1916.

PRUDENTIAL TRUST COMPANY

LIMITED

HEAD OFFICE 9 ST. JOHN

STREET

Trantes for Sondholders
Transfer Agent & Registrar Receiver Executor Cuardian Insignee Custodian Administrator Real Estate and Insurance Popartments

Deposit Vault forms exceptionally mederate. Correspondence

MONTREAL. Insurance of every kind placed

invited.

B. HAL. BROWN, President and Gen. Manager