CHARTERED BANKS

THE BANK OF BRITISH NORTH AMERICA

Established in 1836. Incorporated by Royal Charter in 1840

Paid-up Capital - \$4,866,666.66 2,920,000.00 Reserve Fund

HEAD OFFICE-5 GRACECHURCH ST., LONDON, E.C. W. S. GOLDBY, Manager J. DODDS, Secretary

Court of Directors

H. J. B. KENDALL, Esq. F. R. S. BALFOUR, Esq. J. H. BRODIE, Esq.
J. H. MAYNE CAMPBELL, Esq.
E. A. HOARE, Esq.
G. D. WHATMAN, Esq. HEAD OFFICE IN CANADA-ST. JAMES ST., MONTREAL

H. B. MACKENZIE, General Manager

J. ANDERSON, Superintendent of Branches. H. A. HARVEY, Superintendent of Eastern Branches, Montreal.

J. McEACHERN, Superintendent of Central Branches, Winnipeg.

O. R. ROWLEY, Chief Inspector.

J. H. GILLARD and N. V. R. HUUS, Inspectors, Montreal. A. S. HALL, Inspector, Winnipeg.

This Bank has Branches in all the principal Cities of Canada, including Dawson City (Y.T.), and Agencies at New York and San Francisco in the United States.

Agents and Correspondents in every part of the world.

Collections Made at Lowest Rates Drafts, Money Orders, Circular Letters of Credit and Travellers' Cheques issued, Negotiable anywhere.

Agents in Canada for Colonial Bank, London, and West Indies.

The Bank of Toronto

Dividend No. 130

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 2nd day of March next, to Shareholders of record at the close of business on the 13th day of February next.

The Transfer Books will be closed from the Fourteenth to the Twenty-third days of February next, both days inclusive.

By order of the Board.

THOS. F. HOW,

General Manager.

The Bank of Toronto, Toronto, January 28, 1914.

THE BANK OF NOVA SCOTIA

Incorporated 1832

\$6,000,000 Capital Paid Up \$11,000,000 Reserve Fund

J.Y. PAYZANT, President Chas. Archibald, Vice-President G. S. Campbell Mector McInnes J. Walter Allison R. E. Harris James Manchester Walter W. White, M.D.

Halifax, N.S. Toronto, Ont. Head Office General Manager's Office

H. A. RICHARDSON, General Manager.

Supt's of Branches—J. A. McLeon,
Chief Inspector—C. D. Schurman.

BRANCHES

IN CANADA

Nova Scotia

Amherst
Annapolis Royal
Antigonish
Aylesford
Bridgetown
Canning
Chester
Dartmouth
Digby
Glace Bay Halifax.
"Barrington St.
"North End Kentville Liverpool
New Glasgow
New Waterford
North Sydney
Oxford
Pictou

River Hebert Stellarton Stellarton
Sydney
Sydney Mines
Trenton
Truro
Westville
Whitney Pier
Windsor
Yarmouth

Prince Edward Island

Summerside Kensington O'Leary Charlottetown

New Brunswick

Fredericton Bath Bristol Campbellton Centreville Chatham Bath
Bristol
Campbellton
Centreville
Chatham
Chipman
Dalhousie
East Florencev'le
Fairville

Fredericton
Gagetown
Grand Manan
Hampton
Hillsborough
Jacquet River
McAdam
Moncton

St. John
"Charlotte St.
"Haymarket Sq.
"North End
"West St. John
St. Stephen
Sackville Newcastle
Petitcodiac
Port Elgin
Riverside
St. Andrews
St. George
St. John
Prince Will
liam Street

North F
West St.
St. Stephen
Sackville
Sussex
Woodstock

Quebec

Chandler Montreal New Richmond Quebec Wille St. Pierre to Montreal to Paspebiac Port Daniel Westmount!

Ontario

Arnprior Barrie Belmont Berlin Brantford Fort William Hamilton Harrietsville Harrietsville (sub. to Belmont)

Kamsack Saskatoon

London Merritton Mount Dennis Ottawa Peterborough Port Arthur St. Catharines St. Jacob's

Toronto

"King St.
"Bloor & Church Sts.
Spadina
"Bloor & St.
Clarens Welland,
"Don branch
Dundas St,
Woodstock
"East End

Manitoba

Winnipeg (Elmwood) Winnipeg

Saskatchewan

Moose Jaw Prince Albert R
Saskatoon, West Side
Alberta
Calgary, West End Edmonton
British Columbia Regina Regina, North End Lethbridge

Calgary Mission City Victoria

Vancouver, Hastings Street Granville Street In Newfoundland St. John's Twillingate

Bay Roberts Bell Island Bonavista Burin Grand Bank St. Jo Carbonear Harbor Grace Twilli Havana Monte Street, Havana C:onfuegos

Havana
IN JAMAICA
Mandeville
ston
St. Ann's Bay Kingston Mandevil
Port Maria St. Ann's
IN PORTO RICO Montego Bay Savanna-la-Mar Black River Port Antonio

In The United States
nicago New York Agency, 48 Wall Street CORRESPONDENTS-In Great Britain

THE LONDON JOINT STOCK BANK LIMITED ROYAL BANK OF SCOTLAND

In France—Credit Lyonnais In Germany—Dresdner Bank
In the United States
New York—Bank of New York, N.B.A.
Bank. Chicago—First National Bank.
Bank. Baltimore—Citizens National Bank. San Francisco—Canadian Bank of Commerce. Minneapolis—First National Bank.

This Bank annually submits its Books and Statements to independent outside audit.