

CHARTERED BANKS

The Merchants Bank of Canada

QUARTERLY DIVIDEND

Notice is hereby given that a dividend of TWO AND ONE-HALF per cent. for the current quarter, being at the rate of TEN per cent. per annum upon the Paid-up Capital Stock of this Institution, has been declared, and that the same will be payable at its Banking House in this city and at its Branches, on and after the 1st day of March next, to Shareholders of record at the close of business on the 15th day of February.

By order of the Board,
E. F. HEBDEN,
 General Manager.

Montreal, January 23, 1911.

The Bank of Nova Scotia

INCORPORATED 1832

Capital Paid-up, \$3,988,320 Reserve Fund, \$7,480,000
 HEAD OFFICE - HALIFAX, N. S.

DIRECTORS:

J. W. PAYZANT, President CHAS. ARCHIBALD, Vice-President
 G. S. CAMPBELL HECTOR McINNES J. H. PLUMMER
 J. W. ALLISON N. CURRY R. E. HARRIS

GENERAL MANAGER'S OFFICE, TORONTO ONT.

H. A. RICHARDSON, General Manager D. WATERS, Assistant General Manager
 GEO. SANDERSON, C. D. SCHURMAN, E. CROCKETT, Inspectors

BRANCHES:

NOVA SCOTIA—Amherst, Annapolis, Antigonish, Bridgetown, Canning, Dartmouth, Digby, Glace Bay, Halifax, Kentville, Liverpool, New Glasgow, North Sydney, New Waterford, Oxford, Parrsboro, Pictou, River Hebert, Springhill, Stellarton, Sydney, Sydney Mines, Thorburn (sub. to New Glasgow), Trenton (sub. to New Glasgow), Truro, Westville, Whitney Pier, Windsor, Yarmouth.
 NEW BRUNSWICK—Campbellton, Chatham, Fredericton, Jacquet River, Moncton, Newcastle, Port Elgin, Sackville, St. Andrews, St. George, St. John, St. John (Charlotte Street), St. Stephen, Sussex, Woodstock

PRINCE EDWARD ISLAND—Charlottetown and Summerside.

ONTARIO—Arnprior, Barrie, Belmont, Harrietsville (sub. to Belmont), Berlin, Brantford, Hamilton, London, Ottawa, Peterborough, Port Arthur, St. Catharines, St. Jacob's, Toronto, Bloor St. W., King St. and Dundas St., Don Br., Queen and Church Sts., Bloor & Spadina, Welland, Woodstock, Weston.

QUEBEC—Port Daniel, Montreal, New Richmond, New Carlisle (sub. to Paspebiac), Paspebiac, Quebec.

MANITOBA—Winnipeg.
 ALBERTA—Calgary, Edmonton.

SASKATCHEWAN—Regina, Saskatoon, Prince Albert.

BRITISH COLUMBIA—Vancouver, Granville St., Vancouver, Victoria.
 NEWFOUNDLAND—Bonavista, Burin, Carbonear, Harbor Grace, St. John's, Grand Bank, Twillingate.

WEST INDIES—Jamaica: Kingston, Mandeville, Montego Bay, Port Antonio, Port Maria, Savanna-la Mar, St. Ann's Bay, Black River.

PORTO RICO—San Juan.
 CUBA—Cienfuegos, Havana.
 UNITED STATES—Boston, Chicago and New York.

THE STERLING BANK OF CANADA

Save a Competence

You make a start for a competence in the first dollar you deposit in a savings account. This bank offers you a courteous and careful service and encourages the opening of savings accounts. One dollar deposit makes the start.

Head Office

King and Bay Streets, Toronto

Branches:

Adelaide and Simcoe Streets	Broadview and Wilton Avenues
Queen St. and Jameson Ave.	Dundas and Keele Streets
College and Grace Streets	Wilton Ave. and Parliament St.

THE BANK OF NEW BRUNSWICK

HEAD OFFICE — ST. JOHN, N.B.

Capital (paid-up) \$1,000,000. Rest and Undivided Profits over \$1,800,000

Branches in New Brunswick, Nova Scotia, Prince Edward Island, and in Montreal, Quebec.

R. B. KESSEN, General Manager

THE MOLSONS BANK

CAPITAL PAID-UP

\$4,000,000

RESERVE FUND

\$4,600,000

Incorporated by Act of Parliament, 1855.

HEAD OFFICE - MONTREAL

BOARD OF DIRECTORS:

WM. MOLSON MACPHERSON, President. S. H. EWING, Vice-President
 W. M. RAMSAY H. MARKLAND MOLSON Geo. E. DRUMMOND
 CHAS. B. GORDON D. MCNICOLL JAMES ELLIOT, General Manager
 A. D. DURNFORD, Chief Inspector and Supt. of Branches W. H. DRAPER, Insp.
 E. W. WAUD, J. H. CAMPBELL and H. A. HARRIES, Asst. Insprs.

BRANCHES

ALBERTA	Calgary	Exeter	Smith's Falls	Lachine Lock
Camrose	Forest	Frankford	St. Mary's	MONTREAL
Diamond City	Hensall	Hamilton	St. Thomas	Cote St. Paul
Edmonton	Lethbridge	James St.	West End Brch.	St. James St.
Revelstoke	Market Branch	Teeswater	East End Brch.	St. Catherine
Vancouver	Highgate	Toronto	Bay St.	St. Branch
Hastings St.	Iroquois	Queen St. W.	Market and	St. Henri Br'nch
Main Street	Kirkton	Trenton	Harbor Branch	Cote des Neiges
MANITOBA	Lambton Mills	Wales	Maisonneuve	Market and
Winnipeg	London	Waterloo	Pierreville	Harbor Branch
Main St.	London	West Toronto	Quebec	Pierreville
Portage Ave.	Lucknow	Williamsburg	Richmond	Quebec
ONTARIO	Meaford	Woodstock	Roberval	Richmond
Alvinston	Merlin	Zurich	Sorel	St. Cesaire.
Amherstburg	Morrisburg	QUEBEC	St. Flavie Station	St. Lawrence
Aylmer	Norwich	Arthabaska	Boulevard Brch.	St. Ours
Brockville	Ottawa	Bedford	St. Therèse de	Blainville
Chesterville	Owen Sound	Chicoutimi	Blainville	Victoriaville
Clinton	Petrolia	Drummondville	Loup Station	Waterloo
Dashwood	Port Arthur	Fraserville	Knowlton	
Drumbo	Ridgetown	and Riviere du		
Dutton	Simcoe			

AGENTS IN GREAT BRITAIN AND COLONIES—London and Liverpool—Parr's Bank, Limited. Ireland—Munster & Leinster Bank, Limited. Australia and New Zealand—The Union Bank of Australia, Limited. South Africa—The Standard Bank of South Africa, Limited.

FOREIGN AGENTS—France—Societe Generale. Germany—Deutsche Bank. Belgium—Antwerp—La Banque d'Anvers. China and Japan—Hong Kong and Shanghai Banking Corporation. Cuba—Banco Nacional de Cuba.

AGENTS IN UNITED STATES.—Agents and Correspondents in all the principal cities.

Collections made in all parts of the Dominion, and returns promptly remitted at lowest rates of exchange. Commercial letters of Credit and Travellers' Circular Letters issued available in all parts of the world