

CHARTERED BANKS

The Bank of British North America

Established in 1836. Incorporated by Royal Charter in 1840

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

HEAD OFFICE—5 GRACECHURCH ST., LONDON, E.C.

J. DODDS, Secretary W. S. GOLDBY, Manager

Court of Directors

F. R. S. BALFOUR, Esq. H. J. B. KENDALL, Esq.
 J. H. BRODIE, Esq. FREDERIC LUBBOCK, Esq.
 J. H. MAYNE CAMPBELL, Esq. C. W. TOMKINSON, 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

INCORPORATED
1855

Head Office: TORONTO, CAN.

Assets - - \$60,000,000
 Deposits - - 43,000,000

The Most Convenient of all Small Investments

The Bank of Toronto will accept deposits of \$1.00 and upwards. A pass-book showing the amount of your balance will be given you when you make the first deposit. You have then a Bank Account, to which you can add or from which you can withdraw at any time. Interest is paid on all balances twice a year.

DIRECTORS

Duncan Coulson, President

W. G. Gooderham, Vice-Pres. J. Henderson, and Vice-Pres.
 Hon. C. S. Hyman Nicholas Bawlf
 William Stone Lt.-Col. F. S. Meighen
 John Macdonald J. L. Englehart
 Lt.-Col. A. E. Gooderham Wm. I. Gear

THOS. F. HOW, General Manager T. A. BIRD, Chief Inspector

BANKERS

London, England ... London City & Midland Bank, Ltd.
 New York ... National Bank of Commerce
 Chicago ... First National Bank

The Bank of Nova Scotia

Capital Paid Up
\$5,962,470

INCORPORATED
1832

Reserve Fund
\$10,837,458

DIRECTORS

J. Y. PAYZANT, President CHAS. ARCHIBALD, Vice-President
 G. S. CAMPBELL HECTOR McINNIS J. WALTER ALLISON
 J. H. PLUMMER N. CURRY R. E. HARRIS
 JAMES MANCHESTER WALTER W. WHITE, M.D.

Head Office

General Manager's Office

Halifax, N.S.

Toronto, Ont.

H. A. RICHARDSON, General Manager. D. WATERS, Asst. Gen. Manager.
 Supt's of Branches—J. A. McLEOD, GEO. SANDERSON, E. CROCKETT.

BRANCHES—Nova Scotia

Amherst	Digby	New Glasgow	Sydney Mines
Annapolis Royal	Glace Bay	New Waterford	Trenton (sub. to New Glasgow)
Antigonish	Halifax	North Sydney	Truro
Aylesford	Hollis St.	Oxford	Westville
Bridgetown	North End	Pictou	Whitney Pier
Canning	Hantsport	River Hebert	Windsor
Clarke's Harbour	Kentville	Stellarton	Yarmouth
Dartmouth	Liverpool	Sydney	

New Brunswick

Campbellton	Gagetown	Newcastle	St. John
Centreville	Grand Manan	Norton	" Prince Wil-
Chatham	Hampton	Pettitcodiac	liam Street
Chipman	Hillsborough	Port Elgin	" Charlotte St.
Dalhousie	Jacquet River	Riverside	St. Stephen
East Florenceville	McAdam	Sackville	Sussex
Fairville	Minto	St. Andrews	Woodstock
Fredericton	Moncton	St. George	

Prince Edward Island

Charlottetown	Kensington	O'Leary	Summerside
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Quebec

Montreal	New Carlisle (sub. to Paspebiac)	Paspebiac	Quebec	Ville St. Pierre
New Richmond		Port Daniel		Westmount

Ontario

Arnprior	London	Toronto	Toronto
Barrie	Merriton	" King St. W.	" Queen &
Belmont	Mount Dennis	" Bloor & St.	" Church
Berlin	Ottawa	" Clarend	" St. Patrick
Brantford	Peterborough	" Bloor &	" Spadina
Fort William	Port Arthur	" Spadina	" Welland
Hamilton	St. Catharines	" Don	" Weston
Harrietsville	St. Jacob's	" Dundas St.	" Woodstock
(sub. to Belmont)			

Manitoba

Winnipeg	Calgary	Edmonton	Lethbridge
		West End, Calgary	

Saskatchewan

Kamsack	Moose Jaw	Prince Albert	Regina	Saskatoon
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British Columbia

Vancouver	Vancouver	Victoria
Granville Street	Hastings Street	Mission City

Newfoundland

Bay Roberts	Burin	Grand Bank	St. John's
Bell Island	Carbonear	Harbor Grace	Twillingate
Bonavista			

West Indies

JAMAICA

Black River	Mandeville	Port Antonio	Savanna-la-Mar
Kingston	Montego Bay	Port Maria	St. Ann's Bay

CUBA

Cienfuegos	Havana	San Juan
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United States

BOSTON.....	R. C. WILLIAMS	Manager
CHICAGO	W. H. DAVIES	Manager
NEW YORK AGENCY (48 Wall St)	W. CALDWELL	Agent

CORRESPONDENTS—Great Britain

THE LONDON JOINT STOCK BANK LIMITED	ROYAL BANK OF SCOTLAND
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France—CREDIT LYONNAIS	Germany—DRESDNER BANK
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United States

NEW YORK—Bank of New York, N.B.A.	BOSTON—Merchants National Bank.
CHICAGO—First National Bank.	PHILADELPHIA—Fourth Street National 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.

The Standard Bank of Canada

Quarterly Dividend Notice No. 93

Notice is hereby given that a Dividend at the rate of THIRTEEN 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'clock noon.

By order of the Board.

GEO. P. SCHOLFIELD,
General Manager

Toronto, 16th December, 1913.

*Ask the Subscription Department
about our Special Book Offer*