

The Chartered Banks.

**The Canadian Bank of Commerce**

Paid-up Capital, - \$10,000,000  
Rest, - - - - - 8,000,000

HEAD OFFICE: TORONTO

BOARD OF DIRECTORS:

Sir Edmund Walker, C.V.O., LL.D., D.C.L.,  
President  
E. A. Lash, Esq., K.C., LL.D., Vice-President  
Hon. Geo. A. Cox, Hon. W. C. Edwards  
John Hoskin, Esq., K.C., E. R. Wood, Esq.  
LL.D. Hon. J. M. Gibson, K.C.,  
LL.D.  
Robert Kilgour, Esq. LL.D.  
J. W. Flavelle, Esq., LL.D. Wm. McMaster, Esq.  
A. Kingman, Esq. Robert Stuart, Esq.  
Sir Lyman M. Johnson G. F. Galt, Esq.

ALEXANDER LAIRD, General Manager  
JOHN LAIRD, Assistant General Manager.

Branches in every Province of Canada  
United States, England and Mexico.

MONTREAL OFFICE: H. B. Walker, Manager.  
LONDON, Eng., OFFICE: 2 Lombard St., E.O.  
H. V. F. Jones . . . . . Manager

NEW YORK AGENCY: 16 Exchange Place.  
Wm. Gray and H. P. Schell, Agents  
MEXICO CITY BRANCH: Avenida San Francisco No. 50, J. P. Bell, Manager.

This Bank transacts every description of Banking Business, including the issue of Letters of Credit, Travellers' Cheques and Drafts on Foreign Countries, and will negotiate or receive for collection bills on any place where there is a bank or banker.

THE

**Bank of Toronto**

INCORPORATED 1855.

HEAD OFFICE: TORONTO, CANADA.

Capital . . . . . \$4,600,000  
Rest . . . . . 5,600,000

DIRECTORS:

DUNCAN COULSON . . . . . President  
W. G. GOODERHAM . . . . . Vice-President  
JOSEPH HENDERSON . . . . . 2nd Vice-President  
Wm. H. Beatty, John Macdonald,  
Robert Reford, Lt. Col. A. E. Gooderham  
Hon. C. S. Hymau, Nicholas Bawlf,  
William Stone, Lt. Col. Frank S. Meighen  
THOMAS F. HOWE . . . . . General Manager  
T. A. BIRD . . . . . Inspector

BRANCHES.

ONTARIO: Toronto 10 offices  
Allandale, N. Westminister, Aldergrove, Merritt  
Barrie, Parry Sound, Penetanguishene  
Burlington, Peterboro, MANITOBA: Winnipeg, Benito, Cartwright, Pilot Mound, Portage la Prairie  
Burlington, Portage la Prairie  
Caledonia, Sarnia, Rosburn, Swan River, TRAVERSEHEAD  
Cobourg, Shelburne, SASKAT'WAN: Bredenbury, Churchbridge, Colonsay  
Collingwood, Sudbury, Elstow, Glenavon, Kennedy, Kipling, Langenburg, Montmartre, Pelly  
Creemore, Thornbury, SASKAT'WAN: Princeville, Springside, Stenen, Summerberry  
Derby, Wallaceburg, Waterloo, Colonsay  
Elmvale, Welland, Wyoming, QUEBEC: Montreal offices  
Galt, Gaspe, St. Lambert, ALBERTA: Calgary, Coronation, Lethbridge, Mirror, Vank, B. COLUMBIA: Vancouver, 2 offices  
Kingston, London (4 offices), Lyndhurst, Millbrook, Milton, Newmarket, Oakville, Ottawa

BANKERS:

London, Eng.—The London City and Midland Bank, Ltd.  
New York.—National Bank of Commerce.  
Chicago.—First National Bank.

The Chartered Banks.

**Union Bank of Canada**

Paid-up Capital . . . . . \$ 4,762,000  
Rest & Undivided Profits 3,591,000  
Total Assets (over) . . . . . 57,000,000

LONDON, ENGLAND, OFFICE:  
51, THREADNEEDLE ST., E.C.

A Branch of this Bank has been established in London, England, at No. 51, Threadneedle Street, E.C., where Letters of Credit and Drafts payable at all important points in Canada and the United States, can be purchased, and Money Transfers arranged.

A Visitors' Room is provided for the convenience of clients of the Bank when in London, to which their mail may be addressed.

Correspondence solicited.

London Branch:—

F. W. ASHE, Manager.  
G. M. C. HART-SMITH, Asst.-Man.

The Chartered Banks.

**The Bank of Ottawa**

ESTABLISHED 1874.

Capital Authorized . . \$5,000,000  
Capital Paid Up & Rest 7,400,000

**Foreign Exchange**

Letters of Credit  
Foreign Drafts  
Telegraphic and Cable Transfers.

**Traders Bank of Canada**

CAPITAL and SURPLUS . . \$ 6,650,000  
TOTAL ASSETS OVER . . . \$52,000,000  
TOTAL DEPOSITS OVER . . . \$39,000,000

BOARD OF DIRECTORS:

C. D. Warren, Esq. . . . . President.  
Hon. J. R. Stratton . . . . . Vice-President.  
S. Kloepler, Esq., Guelph; W. J. Sheppard, Esq., Waubesaushene; C. S. Wilcox, Esq., Hamilton; E. F. B. Johnston, Esq., K.C., Toronto; H. S. Strathy, Esq., Toronto.

HEAD OFFICE, TORONTO.

STUART STRATHY . . . . . General Manager  
N. T. HILLARY . . . . . Asst. Gen. Manager  
J. A. M. ALLEY . . . . . Secretary  
P. SHERRIS . . . . . Inspector  
J. L. WILLIS . . . . . Auditor to the Board

ONTARIO:	Mount Forest,	Tweed,
Alma,	Newcastle,	Vars,
Appin,	North Bay,	Wardville,
Arthur,	Norwich,	Warsaw,
Aylmer,	Orillia,	Waterdown,
Avon,	Ottawa,	Webbwood,
Ayton,	Otterville,	W. Ft. William,
Beeton,	Owen Sound,	Windsor,
Blind River,	Paisley, Ont.	Winona,
Bridgeburg,	Porcupine,	Woodstock,
Brownsville,	Port Hope,	Wroxeter,
Bruce Mines,	Prescott,	
Burgessville,	Putnam,	ALBERTA:
Burlington,	Ridgetown,	Beiseker,
Cargill,	Ripley,	Calgary,
Chapleau,	Rockwood,	Camrose,
Clifford,	Rodney,	Castor,
Collingwood,	St. Catharines,	Didsbury,
Drayton,	St. Mary's,	Durhamton,
Dryden,	Sarnia,	Edmonton,
Durham,	Sault Ste. Marie	Erkine,
Dutton,	Schomberg,	Gadsby,
Elmira,	Spencerville	Gleichen,
Elora,	Springfield,	Halkirk,
Embro,	Steeleton,	Holden,
Embrun,	Stoney Creek,	MORNING MOUNTAIN
Fergus,	Stratford,	Red Willow,
Fort William,	Strathroy,	Sub-Agency,
Glencoe,	Sturgeon Falls,	Stettler,
Grand Valley,	Sudbury,	
Guelph,	Tavistock,	SASKAT'WAN:
Haileybury,	Thamesford,	Forget,
Hamilton,	Tilsenburg,	Regina,
Hamilton East,	Toronto Br'ches	Rosetown,
Hamilton, Mkt	Avenue Road,	Saskatoon,
Harriston,	Danforth Ave.	Zealandia,
Ingersoll,	Gerrard & Jones	MANITOBA:
Kenora,	Gerrard & Main	Winnipeg,
Kincardine,	King & Spadina	
Lakefield,	Queen and	B. COLUMBIA:
Lakeside,	Broadview,	Fort George,
Leamington,	Yonge and	Stewart,
Lion's Head,	Colborne,	Vancouver,
Lynden,	Yonge & Blooe	
Massey,	Yonge and	QUEBEC:
Matheson,	Richmond,	Montreal.
Mount Elgin,	Tottenham.	

AGENCIES:—London, The London City and Midland Bank. New York, The National Park Bank. Chicago, The First National Bank. Buffalo, The Marine National Bank.

**The Standard Bank of Canada**

Quarterly Dividend Notice No. 85.

NOTICE is hereby given that a Dividend at the rate of THIRTEEN Per Cent Per Annum upon the Capital Stock of this Bank has been declared for the quarter ending 31st January, 1912, and that the same will be payable at the Head Office in this City, and at its Branches on and after Thursday the 1st day of February, 1912, to Shareholders of record of 20th January, 1912.

The Annual General Meeting of Shareholders will be held at the Head Office of the Bank in Toronto on Wednesday, the 21st February next, at 12 o'clock noon.

By order of the Board.  
GEO. P. SCHOLFIELD,  
General Manager.  
Toronto, 21st December, 1911.