

The Chartered Banks.

The Canadian Bank of Commerce

Paid-up Capital, - \$10,000,000
Rest, - - - - - 7,000,000

HEAD OFFICE: TORONTO

BOARD OF DIRECTORS:

Sir Edmund Walker, C.V.O., LL.D., D.C.L.,
President
Z. 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. Flavell, Esq., LL.D. Wm. McMaster, Esq.
A. Kingman, Esq. Robert Stuart, Esq.
Hon. Lyman M. Jones G. F. Galt, Esq.

ALEXANDER LAIRD, General Manager
A. H. IRELAND, Superintendent of Branches
Branches in every Province of Canada and in the United States and England
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 C. D. Mackintosh, 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 \$4,000,000
Rest 4,750,000

DIRECTORS:

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

BRANCHES.

ONTARIO.	Oil Springs, Omamee, Parry Sound, Peterboro, Petrolia, Percyine Port Hope, Preston, St. Catharines, Sarnia, Shelburne, Stayner, Sudbury, Thornbury, Wallaceburg, Waterloo, Welland, Wyoming,	B. COLUMBIA.	Vancouver, N. Westminster, MANITOBA.
Toronto, 9 offices, Allandale, Barrie, Berlin, Bradford, Brantford, Brockville, Burford, Cardinal, Cobourg, Colborne, Coldwater, Collingwood, Copper Cliff, Creemore, Dorchester, Elmvale, Galt, Gananoque, Hastings, Havelock, Keene, Kingston, London (10 offices) Millbrook, Newmarket, Oakville,		Winnipeg, Benito, Cartwright, Pilot Mound, Portage la Prairie, Rosburn, Swan River, SASKAT'WAN.	
		Frederic Churchbridge Elstow, Glenavon, Kennedy, Kipling Langenburg, Montmartre, Vibank Wolseley, Yorkton,	

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

Established 1865.
HEAD OFFICE, QUEBEC.

Paid-up Capital \$4,000,000
Rest & Undivided Profits 2,697,000
Total Assets (over) 47,000,000

Board of Directors:

HON. JOHN SHARPLES, President
WILLIAM PRICE, Esq., M.P., V.-Pres.
Geo. H. Thomson, Esq. John Galt, Esq.
R. T. Riley, Esq. F. E. Kenaston, Esq.
Wm. Shaw, Esq. W. R. Allan, Esq.
E. J. Hale, Esq. M. Bull, Esq.
E. L. Drewry, Esq.

G. H. BALFOUR, General Manager.
H. B. SHAW, Assistant Gen. Manager.
F. W. ASHIE, Supt. Eastern Branches.
J. G. BILLET, Chief Inspector and Manager Foreign Department.
E. E. CODE, Assistant Inspector.
H. VEASEY, Chief Accountant.
F. W. S. CRISPO, Supt. Western Branches, Winnipeg.
F. W. SMITH, Supervisor Manitoba Branches, Winnipeg.
P. VIBERT, Supervisor Alberta Branches, Winnipeg.
J. S. HAM, Supervisor Saskatchewan Branches, Winnipeg.
T. McCAFFRY, Supervisor British Columbia Branches, Vancouver.

Advisory Committee, Toronto Branch:
GEO. H. HEES, Esq. THOS. KINNEAR, Esq.

THIS BANK, having over 200 Branches in Canada; 5 in the Province of Quebec; 51 in Ontario; 39 in Manitoba; 58 in Saskatchewan; 39 in Alberta; and 6 in British Columbia, extending from Halifax to Prince Rupert, offers excellent facilities for the transaction of all Banking business in these Provinces. Collections and correspondence are invited.

The Bank has Agents and Correspondents in all Cities of importance throughout Canada, the United States, the United Kingdom, the Continent of Europe, and the British Colonies.

STANDARD BANK OF CANADA.

Dividend No. 81.

NOTICE is hereby given that a Dividend at the rate of Twelve Per Cent per Annum upon the Capital Stock of this Bank has been declared for the quarter ending 31st January, 1911, and that the same will be payable at the Head Office in this City and at its Branches on and after WEDNESDAY, the 1st Day of February, 1911, to shareholders of record of 20th January, 1911.

The ANNUAL GENERAL MEETING of Shareholders will be held at the Head Office of the Bank in Toronto, on Wednesday, the 15th February next, at 12 o'clock noon.

By Order of the Board,
GEO. P. SCHOLFIELD,
General Manager.
Toronto, 20th December, 1911.

The Chartered Banks.

THE BANK OF OTTAWA.

Dividend No. 78.

NOTICE is hereby given that a Dividend of Two and Three-quarters per cent, being at the rate of Eleven 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 same will be payable at the Bank and its Branches on and after Wednesday, the First day of March, 1911, to shareholders of record at the close of business on 14th February next.

By Order of the Board,
GEO. BURN,
General Manager.

Ottawa, Ont.,
January 16th, 1911.

Traders Bank of Can.

CAPITAL and SURPLUS . . . \$ 6,550,000
TOTAL ASSETS \$44,500,000
TOTAL DEPOSITS \$33,500,000

BOARD OF DIRECTORS:

C. D. Warren, Esq. President.
Hon. J. R. Stratton Vice-President.
S. Kloeffer, Esq., Guelph; W. J. Sheppard, Esq., Waubauskene; 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:	Newcastle, North Bay, Norwich, Orillia, Ottawa, Otterville, Owen Sound, Paisley, Ont. Porcupine, Port Hope, Prescott, Putnam, Ridgetown, Ripley, Rockwood, Rodney, St. Catharines, St. Mary's, Sarnia, Saut Ste. Marie, Schomberg, Spencerville Springfield, Steeleton, Stoney Creek, Stratford, Sturtevant, Sudbury, Tavistock, Thamesford, Tilsonburg, Toronto Branches Avenue Road, Danforth Ave. Gerrard & Jones King & Spadina Queen and Broadview, Yonge and Colborne, Yonge & Bloor Yonge and Richmond, Union Stock Yds Montreal.	TOTTENHAM.	Tottenham, Tweed, Vars, Wardsville, Warsaw, Waterdown, Widdowood, W. Ft. William Windsor, Winona, Woodstock, Wroxeter,
Alma, Appin, Arthur, Aylmer, Avon, Ayton, Beeton, Blind River, Bridgeburg, Brownsville, Bruce Mines, Burlington, Cargill, Chapleau, Clifford, Collingwood, Drayton, Dryden, Durham, Dutton, Elmira, Elora, Embro, Embrun, Fergus, Fort William, Glencoe, Grand Valley, Guelph, Haileybury, Hamilton, Hamilton East, Hamilton, Mkt Harriston, Ingersoll, Kenora, Kincardine, Lakefield, Leamington, Lion's Head, Lynden, Massey, Matheson, Mount Elgin, Mount Forest,	ALBERTA:	Beiseker, Calgary, Camrose, Castor, Didsbury, Edmonton, Erskine, Fox Coulee, Gadsby, Gleichen, Holden, Red Willow, Sub-Agency, Stettler,	
		SASKAT'WAN	Forget, Regina, Rosetown, Saskatoon, Zealandia,
		MANITOBA:	Winnipeg,
		B. COLUMBIA:	Fort George, Stewart, Vancouver,
		QUEBEC:	Montreal.

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

anks.
Bank
ment, 1865.
REAL.
\$4,000,000
4,400,000
TORS:
President
Vice-President
P. Cleghorn,
E. Drummond,
1. Manager.
or and Supt. of
Inspector.
H. Campbell,
Inspectors.
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CANADA.
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62,600,000
President.
Vice-Pres.
CHRISTIE,
RUTHERS,
M.L.A.
EATON,
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RANSACTED.
James St.: