

Incorporated 1855
Head Office, Toronto, Can.
 Capital \$4,000,000
 Reserve Fund 4,500,000

THE BANK OF TORONTO

DIRECTORS
 WILLIAM H. BRATTY, President.
 W. G. GOODERHAM, Vice-President.

Robert Reford D. Coulson

William Stone John Macdonald

DUNCAN COULSON, General Manager

Hon. C. S. Hyman

A. E. Gooderham

JOSEPH HENDERSON, Asst. Gen'l Manager

Robert Meighen

Nicholas Bawlf

Quebec

Ontario

Toronto, (8 offices)

Allendale

Barrie

Berlin

Brampton

Brockville

Burlington

Cardinal

Colborne

Coldwater

Collingwood

Copper Cliff

Oranmore

Dorchester

Elmvale

Galt

Gananoque

Hastings

Havelock

Kéene

London

London East

London North

BRANCHES

Millbrook

Newmarket

Oakville

Oil Springs

Omenee

Perry Sound

Peterboro

Petrolia

Port Hope

Preston

St. Catharines

Sarnia

Shelburne

Stayner

Sudbury

Thornbury

Wallaceburg

Waterloo

Welland

Wingham

British Col.

Val d'Or

Sask.

Langenburg

Windsor

Yorkton

Montreal

(4 offices)

Maisonneuve

Gaspé

St. Lambert

Manitoba

Cartwright

Pilot Mout d

Port-la-Prairie

Roseburg

Swan River

Winnipeg

Bankers:—London, England—The London City and Midland Bank, Limited.
 New York—National Bank of Commerce. Chicago—First National Bank.

Collections made on the best terms and remitted for on day of payment

THE BANK OF OTTAWA

Established 1874

CAPITAL (Authorized) - - - \$5 000,000

CAPITAL (Paid up) - - - 3,000,000

Rest and Undivided Profits - 3,405,991

Head Office - OTTAWA, Ont.

Agents in every Banking Town in Canada, and correspondents throughout the world.

This Bank transacts every description of Banking Business.

GEO. BURN, General Manager

The Bank of New Brunswick

HEAD OFFICE: ST. JOHN, N.B.

Capital (paid up) - - - \$750,000.

Rest and Undivided Profits over \$1,340,000.

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

R. B. KESSEN

General Manager.

THE FARMERS BANK of CANADA

INCORPORATED by SPECIAL ACT of PARLIAMENT
 HEAD OFFICE: TORONTO.

DIRECTORS:

Rt. Hon. Viscount Tem, letown, Hon. President.

Col. James Munro, President.

Allen Eaton, W. G. Sinclair, Burdge Gunby,

A. Groves.

LONDON COMMITTEE:

Rt. Hon. Viscount Templeton, Sir. Chas. Euan Smith, K.C.B. C.S.I. and C. Henry Higgins.

W. R. Travers, Vice-President and General Manager.

BRANCHES:

Allenford,

Arkona,

Athens,

Belleville,

Bethany,

Brucefield,

Burgessville,

Camden East,

Cheltenham,

Dashwood,

Embro,

Fingal,

Haileybury,

Kerwood,

Kinmount,

Lakeside,

Lindsay,

Millbank,

Milton,

Norval,

Philipsville,

Pontypool,

Sharbot Lake,

Stouffville,

Trenton,

Williamstown,

Zephyr,

Sub-Branches:

Dunsford,

Gormley

Janetville,

Nestleton

Newton,

CORRESPONDENTS:

London and Westminster Bank Limited, London, England. The Merchants National Bank, New York U.S.A., The Corn Exchange National Bank, Chicago, Ill. Credit Lyonnais, Paris, France Berliner, Handel-Gesellschaft, Berlin, Germany.

Transacts a general Banking Business. Exchanges bought and sold. Letters of Credit issued on Foreign Countries. Interest allowed on deposits of \$1. and upwards, compounded twice a year.

THE METROPOLITAN BANK

CAPITAL PAID UP \$1,000,000.00

RESERVE FUND AND UNDIVIDED PROFITS \$1,277,404.49

S. J. MOORE, President.
 W. D. ROSS, Gen. Manager.

Head Office
 TORONTO, CANADA

Every department of Banking conducted Accounts of individuals, firms and corporations solicited.

Letters of Credit issued, available everywhere Drafts bought and sold. Collections promptly executed.

THE NATIONAL BANK OF SCOTLAND, LIMITED

Incorporated by Royal Charter and Act of Parliament ESTABLISHED 1845

Capital Subscribed £5,000,000 \$25,000,000

Paid up £1,000,000 \$ 5,000,000

Uncalled £4,000,000 \$20,000,000

Reserve Fund £900,000 \$ 4,500,000

Head Office - - - - - EDINBURGH

THOMAS HECTOR SMITH, General Manager. GEORGE B. HART, Secretary

London Office—37 Nicholas Lane, Lombard Street, E.C.

J. S. COCKBURN, Manager. J. FERGUSON, Assistant Manager.

The Agency of Colonial and Foreign Banks is undertaken, and the Acceptances of Customers residing in the Colonies domiciled in London, retired on terms which will be furnished on application

The Standard Bank of Canada.

DIVIDEND No. 76.

NOTICE is hereby given that a Dividend of THREE PER CENT. for the current quarter ending the 30th October, 1909, being at the rate of TWELVE PER CENT. PER ANNUM upon the paid-up Capital Stock of this Bank has been declared, and that the same will be payable at the Head Office of the Bank and its Branches on and after

Monday, the 1st November next.

to shareholders of record of 20th October, 1909.

By order of the Board.

GEO. P. SCHOLFIELD,

Toronto, 28th September, 1909.

General Manager.

THE STERLING BANK

OF CANADA

Offers to the public every facility which their business and responsibility warrant.

A SAVINGS BANK DEPARTMENT in connection with each Office of the Bank.

F. W. BROUGHALL, General Manager.

United Empire Bank of Canada, Toronto

ACCOUNTS

It is the aim of this Bank to provide not only a safe and profitable depository for money, but a place where its depositors may feel that anything the management can do for them will be considered a pleasure.

THE ST. STEPHEN'S BANK

Incorporated 1875

Capital \$200,000

Frank Todd, President

Reserve \$55,000

J. T. Whitlock, Cashier

ST STEPHEN N.B.

AGENTS—London, Messrs. Glyn, Mills, Currie & Co. New York, The Royal Bank of Canada. Boston, National Shawmut Bank. Montreal, Bank of Montreal. St. John, N.B., Bank of Montreal.—Drafts issued on any branch of the Bank of Montreal.

IN THE CITIES OF FIVE CONTINENTS

the Monetary Times is read. Each week Canada's leading financial journal goes to the financial and commercial centres of America, Europe, Asia, Australia and Africa. The Monetary Times is perused by the men who know and by those who want to know. It goes to the investor and the purchaser who can afford to buy. It is therefore of unique value to both advertiser and reader.