

Incorporated 1855
Head Office, Toronto, Can.
 Capital, \$4,000,000
 Reserve Fund, 4,750,000

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

Vice-President.
 Robert Eford D. Coulson
 William Stone John Macdonald
 OSCAR COULSON, General Manager

Ontario
 Toronto (9 offices)
 Allandale
 Barrie
 Berlin
 Bradford
 Brantford
 Brockville
 Dundas
 Guelph
 Hamilton
 London (3 offices)
 Millbrook
 Newmarket
 Oakville
 Oshawa
 Orillia
 Owen Sound
 Peterborough
 Port Hope
 Preston
 St. Catharines
 Sarnia
 Shelburne
 Stayner
 Sudbury
 Thornbury
 Wallaceburg

THE BANK OF TORONTO

Hon. C. S. Hyman
 A. E. Gooderham
 JOSEPH HENDERSON, Asst. Gen'l Manager

BRANCHES
 Oil Springs
 Omemee
 Parry Sound
 Peterboro
 Port Hope
 Preston
 St. Catharines
 Sarnia
 Shelburne
 Stayner
 Sudbury
 Thornbury
 Wallaceburg
 Waterloo
 Welland
 Wyoming
 British Col.
 New Westminster
 Vancouver
 Sask.
 Estow
 Kennedy
 Langenburg
 Wolsley
 Yorkton
 Quebec
 Montreal (4 offices)
 Maisonneuve
 Gaspé
 St. Lambert
 Manitoba
 Benito
 Cartwright
 Pilot Mound
 Portage la Prairie
 Rosburn
 Swan River
 Winnipeg
 Alberta
 Calgary
 Lethbridge

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 NATIONAL BANK OF SCOTLAND, LIMITED

Incorporated by Royal Charter and Act of Parliament. ESTABLISHED 1825

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

Established 1873 77 Branches

Capital (authorized by Act of Parliament)	\$2,000,000.00
Capital Paid-up	1,000,000.00
Reserve Fund and Undivided Profits	2,500,000.00

DIRECTORS

W. F. COWAN, President. FRED WILD, Vice-President. W. F. Allen,
 W. R. Johnston, W. Francis, F. W. Cowan, H. Langlois, T. H. McMillan,
HEAD OFFICE, TORONTO, Ont.

GEO. P. SCHOLFIELD, General Manager J. S. LOUDON, Assistant General Manager

SAVINGS BANK DEPARTMENT AT ALL BRANCHES.

The London City & Midland Bank, Limited

ESTABLISHED 1836

Paid-up Capital	\$18,995,500
Reserve Fund	\$17,095,950

HEAD OFFICE: THREADNEEDLE ST., LONDON, ENGLAND

THE STERLING BANK OF CANADA

HEAD OFFICE - TORONTO

Capital Authorized	\$1,000,000
Capital Paid-up	845,898
Reserve Fund	207,372
Total Assets	6,078,886

Directors—G. T. SOMERS, President; W. K. GEORGE, Vice-President;
 H. WILKINSON, B.A., M.D., M.R.C.S. (ENG.); W. M. DUNN;
 J. T. GORDON; SIDNEY JONES; NOEL MARSHALL; C. W. SPENCER;
 JOHN H. TILDEN

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 1856
 Capital, \$200,000 Reserve, \$50,000
 Frank Todd, President 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.

WHEN WRITING TO ADVERTISERS

You will confer a favor on both advertiser and publisher by mentioning this paper

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

Dividend No. 4.

Notice is hereby given that a dividend of Two Per Cent. for the current half year, being at the rate of four per cent. per annum, upon the fully paid capital stock of this Bank has this day been declared, and that the same will be payable at the Bank and its branches on and after the 3rd day of January next, to shareholders of record at the close of business on the 31st day of December next.

The transfer books will be closed from the 17th to the 31st of December next, both days inclusive.

The Annual General Meeting of shareholders will be held at the banking house of the institution on Wednesday, the 19th of January next.

The chair to be taken at noon.

By order of the Board,

W. R. TRAVERS,
General Manager.

Toronto, 17th November, 1909.

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.