

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
 HON. C. S. HYMAN
 A. E. GOODERHAM
 Robert Meighen
 Nicholas Bawlf

DUNCAN COULSON, General Manager
 JOSEPH HENDERSON, Asst. Gen'l Manager

BRANCHES

Ontario	Collingwood Copper Cliff Creemore Dorchester Ehivale Galt Gananoque Hastings Havelock Keene London London East London North	Millbrook Newmarket Oakville Oil Springs Omemee Parry Sound Peterboro Petrolia Port Hope Preston St. Catharines Sarnia Shelburne	Stayner Sudbury Thorbury Wallaceburg Waterloo Welland Wyoming British Col. Vancouver Sask. Langenburg Wolseley Yorkton	Quebec Montreal (4 offices) Maisonneuve Gaspé St. Lambert Manitoba Cartwright Pilot Mound Portage la Prairie Rossburn Swan River Winnipeg
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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	\$35,000,000
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 OF CANADA 77 Branches

Capital (authorized by Act of Parliament)	\$5,000,000.00
Capital Paid-up	3,000,800.00
Reserve Fund and Undivided Profits	2,250,057.00

DIRECTORS
 W. F. COWAN, President. FRED WYLD, Vice-President. W. F. ALLEN
 W. K. JOHNSTON, W. FRANCIS, F. W. COWAN, H. LANGFORD, 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 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

Notice is hereby given that a dividend at the rate of FOUR PER CENT. (4%) per annum upon the fully paid Capital Stock of the Bank has been declared for the half year ending 30th June, 1909, and the same will be payable at the Head-Office and Branches on and after

Monday, 2nd August next

The Transfer Books will be closed from 1st to 15th of July next, both days inclusive.

By order of the Board,
 W. R. TRAVERS,
 General Manager.

THE METROPOLITAN BANK

CAPITAL PAID UP	\$1,000,000.00
RESERVE FUND AND UNDIVIDED PROFITS	\$1,277,464.49

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 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.

FIRST EDITION EXHAUSTED

Eckardt's Manual OF Canadian Banking

has met with universal approval. The first edition has been sold. The second edition is now on press.

Orders booked in advance.