

THE CHARTERED BANKS.

The Canadian Bank of Commerce

Paid-up Capital. - \$10,000,000
Rest, - - - - - 6,000,000

HEAD OFFICE: TORONTO

BOARD OF DIRECTORS:

B. E. Walker, Esq., C.V.O., LL.D., President
Robt. Kilgour, Esq., Vice-President
Hon. Geo. A. Cox
Matthew Leggat, Esq.
James Crathern, Esq.
John Hoskin, Esq., K.C., LL.D.
J.W. Flavelle, Esq., LL.D.
A. Kingman, Esq.
Hon. Lyman M. Jones
Frederic Nicholls, Esq.
Hon. W. C. Edwards
Z.A. Lash, Esq., K.C., LL.D.
E. R. Wood, Esq.
Hon. J. M. Gibson, K.C., LL.D.

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, ENGL., OFFICE: 2 Lombard Street, E.C.

H. V. F. Jones, Manager

NEW YORK AGENCY: 16 Exchange Place
Wm. Gray and C. D. Mackintosh, Agents

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.

UNITED EMPIRE BANK
of Canada.

Head Office, Cor. YONGE and FRONT Streets, Toronto.

Conservative investors will find a safe paying proposition in this New Canadian Bank Stock (issued at par). Allotments will be made to early applicants.

George P. Reid, General Manager.

The Farmers Bank of Canada.

Member of The Canadian Bankers' Association and The Toronto Clearing House.

AUTHORIZED CAPITAL.....\$1,000,000.
HEAD OFFICE, TORONTO, ONT.

Branches and Agencies throughout the Farming Districts of Ontario.

W. R. TRAVERS, General Manager.

—THE—
Standard Loan Co.

We offer for sale debentures bearing interest at FIVE per cent per annum, payable half-yearly. These debentures offer an absolutely safe and profitable investment, as the purchasers have for security the entire assets of the Company.

Capital & Surplus Assets \$1,340,000.00
Total Assets..... 2,500,000.00

President: ALEXANDER SUTHERLAND.
Vice-Pres. & Man. Director: W. S. DINNICK.

Directors:
Right Hon. LORD STRATHCONA and MOUNT ROYAL, G.C.M.G.
J. A. Kammerer. David Ratz. R. H. Greene.
Hugh S. Brennan. J. M. Roberts.
A. J. Williams.

HEAD OFFICE.
Cor. Adelaide & Victoria Sts. Toronto

THE CHARTERED BANKS.

Union Bank of Canada

Established 1865.
HEAD OFFICE, .. . QUEBEC.
Capital Paid-up..... \$3,202,670
Rest..... 1,900,000

BOARD OF DIRECTORS.

HON. JOHN SHARPLES, M.L.C., President.
WM. PRICE, Esq., Vice-President.
Wm. Shaw, Esq., E. L. Drewry, Esq.,
John Galt, Esq., F. E. Kenaston, Esq.,
R. T. Riley, Esq., M. B. Davis, Esq.,
E. J. Hale, Esq., Geo. H. Thomson, Esq.
G. H. Balfour, .. . General Manager.
H. B. Shaw, .. . Asst. Gen. Manager.

Advisory Committee, Toronto Branch.
Geo. H. Hees, Esq. Thomas Kinnear, Esq.

BRANCHES AND AGENCIES:

QUEBEC—Dalhousie Station, Montreal, Quebec, Quebec Branch, St. Louis Street. St. Polycarpe.
ONTARIO—Alexandria, Barrie, Carleton Place, Cookstown, Crysler, Englehart, Erin, Fenwick, Fort William, Halleybury, Hastings, Hillsburg, Kempville, Kinburn, Kingsville, Leamington, Manotick, Melbourne, Merrickville, Metcalfe, Mount Brydges, Newboro, New Liskeard, North Gower, Norwood, Osgoode Station, Ottawa, Ottawa Market Branch, Pakenham, Plantagenet, Portland, Rosebath, Shelburne, Smith's Falls, Smithville, Stittsville, Sydenham, Thornton, Toledo, Toronto, Warkworth, Wheatley, Warton, Winchester.

MANITOBA—Baldur, Birtle, Boissevain, Brandon, Carberry, Carman, Carroll, Clearwater, Crystal City, Cypress River, Dauphin, Decorah, Glenboro, Hamiota, Hartney, Holland, Killarney, Manitou, Melita, Minnedosa, Minto, Morden, Neepawa, Nings, Rapid City, Roblin, Russell, Shoal Lake, Souris, Strathclair, Virden, Waskada, Wawanesa, Wellwood, Winnipeg, Sargent Ave. Br., Winnipeg, Logan Ave. Br.

SASKATCHEWAN—Adanac, Arcola, Asquith, Carlyle, Craik, Cupar, Esterhazy, Fillmore, Gull Lake, Humboldt, Indian Head, Jansen, Kludersly, Landis, Lang, Lanigan, Lemberg, Lumsden, Macklin, Maple Creek, Maryfield, Milestone, Moose Jaw, Moosomin, Outlook, Oxbow, Penne, Perdue, Qu'Appelle, Regina, Rocanville, Rosetown, Saskatoon, Saskatoon West End Branch, Scott, Sinitaluta, Strassburg, Swift Current, Theodore Tassier, Wapella station, Watrous, Weyburn, Wilkie, Windthorst, Wolseley, Yorkton, Zealandia.

ALBERTA—Airdrie, Aitx, Barons, Bassano, Blairmore, Bowden, Calgary, Carbon, Cardston, Carstairs, Claresholm, Cochrane, Cowley, Lidsbury, Edmonton, Fort Saskatchewan, Frank, Grassy Lake, High River, Innisfail, Irvine, Lacombe, Langdon, Lethbridge, Lethbridge (North Ward), MacLeod, Medicine Hat, Okoaks, Pincher Creek, Stirling, Strathmore, Three Hills.

BRITISH COLUMBIA—Prince Rupert, Vancouver Agents and Correspondents at all important Centres in Great Britain and the United States.

THE STANDARD BANK OF CANADA.

Quarterly Dividend Notice No. 77.

NOTICE is hereby given that a Dividend of TWELVE PER CENT Per Annum upon the Capital Stock of this Bank has been declared for the quarter ending 31st Jan., 1910, and that the same will be payable at the Head Office in this City and at its Branches on and after TUESDAY, the 1st Day of February, 1910, to shareholders of record of 20th January, 1910.

The Annual General Meeting of Shareholders will be held at the Head Office of the Bank in Toronto, on WEDNESDAY, the 16th February next, at 12 o'clock noon.

By order of the Board.

GEO. P. SCHOLFIELD,
General Manager.

Toronto, 21st December, 1909.

The Dominion Savings and Investment Society,

Masonic Temple Bldg., LONDON, Can.
Interest at 4 per cent payable half-yearly on Debentures.

T. H. PURDOM, President.

NATHANIEL MILLS, Manager.

THE CHARTERED BANKS.

The Bank of Ottawa

ESTABLISHED 1874.

Capital (Authorized) \$5,000,000
Capital (Paid-up) .. 3,297,550
Rest and Undivided
Profits..... 3,753,469

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.

Traders Bank of Can.

CAPITAL AUTHORIZED .. . \$5,000,000
CAPITAL PAID-UP .. . \$4,350,000
REST .. . \$2,000,000

BOARD OF DIRECTORS:

C. D. Warren, Esq., .. . President.
Hon. J. R. Stratton, .. . Vice-President.
C. Kloepper, Esq., Guelph; W. J. Sheppard, Esq.,
Waubausene; C. S. Wilcox, Esq., Hamilton;
E. F. B. Johnston, Esq., K.C., Toronto;
H. S. Strath, 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, .. . Director's Auditor

ONTARIO: Kincardine, Sudbury, Arthur, Lakefield, Tavistock, Aylmer, Leamington, Thamesford, Ayton, Lion's Head, Tilsonburg, Beeton, Lynden, Toronto, Blind River, Massey, Avenue Road, Bridgeburg, Mount Forest, Gerrard & Main, Brownsville, Newcastle, St. and Danforth Ave., Bruce Mines, North Bay, King & Spadina, Burlington, Norwich, Queen and Cargill, Orillia, Broadview, Clifford, Ottawa, Yonge & Bloor, Collingwood, Otterville, Tottenham, Drayton, Owen Sound, Tweed, Dryden, Palsley, Ont. Vars, Durham, Port Hope, Waterdown, Dutton, Prescott, Webwood, Elmira, Ridgely, Windsor, Elora, Ripley, Woodstock, Embro, Rockwood, Winona, Embrun, Rodney, Woodstock, Fergus, St. Catharines, MANITOBA: Fort William, St. Mary's, Winnipeg, Glencoe, Sault Ste. Marie, SASKATCHEWA: Grand Valley, Sarnia, Regina, Guelph, Schomberg, SASKATCHEWA: Hamilton, Springfield, ALBERTA: Hamilton, East, Stoney Creek, Calgary, Harriston, Stratford, Castor, Ingersoll, Strathroy, Edmonton, Kenora, Sturgeon Falls, Stettler

The Dominion Bank

HEAD OFFICE, TORONTO, CANADA.

Capital Paid-up. - - - \$4,000,000
Reserve Fund & Undivided Profits 5,300,000
Total Deposits by Public - - - 45,700,000
Total Assets, - - - 58,900,000

DIRECTORS:

E. B. OSLER, M.P. .. . President
WILMOT D. MATTHEWS .. Vice-Pres.
A. W. AUSTIN, R. J. CHRISTIE,
W. R. BROCK, JAS. CARRUTHERS,
JAMES J. FOY, K.C., M.L.A.
A. M. NANTON, J. C. EATON.
C. A. BOGERT .. . General Manager.
E. A. BEGG, Chief Inspector.

Branches and Agencies throughout Canada and the United States.

Collections made and Remitted for promptly. Drafts bought and sold.

Commercial and Travellers' Letters of Credit issued, available in all parts of the World.

GENERAL BANKING BUSINESS TRANSACTED

MONTREAL BRANCH:—102 St. James St.; J. H. Horsey, Manager.

Advertise in
**THE JOURNAL OF
COMMERCE.**