

Incorporated 1855  
**Head Office, Toronto, Can.**  
 Capital, ..... \$4,000,000  
 Reserve Fund, 4,500,000  
**DIRECTORS**  
 WILLIAM H. BEATTY, President.  
 W. G. GOODERHAM,  
 Vice-President.

Robert Reford D. Coulson Hon. C. S. Hyman Robert Meighen  
 William Stone John Macdonald A. E. Gooderham Nicholas Bawit  
 DUNCAN COULSON, General Manager JOSEPH HENDERSON, Asst. Gen'l Manager

**Ontario**  
 Toronto, (8 offices) Coldwater Collingwood Copper Cliff Creemore Dorchester Elmvalle Bradford Galt Gananoque Hastings Havelock Keene London London East  
 Allandale Aurora Barrie Berlin Brantford Brockville Cardinal Cobourg Colborne  
**BRANCHES**  
 London North Millbrook Newmarket Oakville Oil Springs Omamee Parry Sound Peterboro Petro's Port Hope Preston St. Catharines Sarnia  
 Shelburne Starnes Sudbury Thornbury Wallaceburg Waterloo Welland Wyoming  
**Quebec**  
 Montreal (4 offices) Maisonneuve Gaspé St. Lambert  
**Manitoba**  
 Cartwright Pilot Mound Portage la Prairie Rossburn Swan River Winnipeg  
**Sask.**  
 Langenburg Wolseley Yorkton

**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

Dividend No. 69-

Notice is hereby given that a Dividend of Two and one-half per cent, being at the rate of Ten 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 Tuesday, the first day of December 1908, to Shareholders of record at the close of business on 16th November next.

The Annual General Meeting of the Shareholders will be held at the Banking House in this City on Wednesday, the 9th day of December next, the chair to be taken at 3 o'clock p.m.

By Order of the Board,

GEO. BURN,  
 General Manager.

Ottawa, Ont., October 26th, 1908.

## THE BANK OF NEW BRUNSWICK.

Notice is hereby given that a dividend of three and one-quarter per cent., (3¼ p.c.) being at the rate of thirteen per cent. (13 p.c.) per annum on the capital stock of this institution, has this day been declared for the quarter ending 31st December, and that the same will be payable at the Bank and its branches on the 2nd day of January next.

The Transfer Books will be closed from the 19th to the 31st day of December, both days inclusive.

The annual general meeting of the shareholders will be held at the banking-house in this city, on Monday the eighteenth day of January next, the chair to be taken at noon.

By order of the Board,

R. B. KESSEN, General Manager.

St. John, N.B., 25th November, 1908.

## THE FARMERS BANK of CANADA

INCORPORATED by SPECIAL ACT of PARLIAMENT  
 HEAD OFFICE, TORONTO.

**DIRECTORS,**

Rt. Hon. Viscount Templetown, Hon. President.

Col. James Munro, President.

Robert Noble, Allen Eaton, W. G. Sinclair, Burdge Gunby,  
 A. Groves.

**LONDON COMMITTEE:**

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

W. R. Travers, 2nd Vice-President and General Manager.

**BRANCHES:**

Arkona, Camden East, Philippsville, Trenton,  
 Athens, Cheltenham, Lakeside, Williamstown  
 Belleville, Dashwood, Lindsay, Sharbot Lake,  
 Bethany, Embro, Millbank, Southampton,  
 Brucefield, Fingal, Milton, Spring Brook,  
 Burgessville, Kerwood, Norval, Stouffville,

**Sub-Branches:**

Arden, Brown Hill, Janetville, Nestleton, Verona.  
 Allenford, Dunsford, Mountain Grove, 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 four times a year.

## THE METROPOLITAN BANK

CAPITAL PAID UP - \$1,000,000.00  
 RESERVE FUND AND UNDIVIDED PROFITS - \$1,241,532.26

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

Head Office:  
 TORONTO, CANADA.

Every department of Banking  
 conducted Accounts of in-  
 dividuals, firms and corporations  
 solicited.

Letters of Credit issued, avail-  
 able everywhere Drafts bought  
 and sold. Collections promptly  
 executed.

## 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 Accept-  
 ances of Customers residing in the Colonies domiciled in London, retired on  
 terms which will be furnished on application

## The London City & Midland Bank, Limited

ESTABLISHED 1836

Paid-up Capital ..... \$15,714,250

Reserve Fund ..... \$15,714,250

HEAD OFFICE: THREADNEEDLE ST., LONDON, ENGLAND

## THE STERLING BANK

OF CANADA

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

A SAVINGS BANK DEPARTMENT in connec-  
 tion with each Office of the Bank.

F. W. BROUGHALL, General Manager.

## THE WESTERN BANK OF CANADA

Head Office, Oshawa, Ont.

Authorized Capital .. \$1,000,000  
 Subscribed Capital .. 555,000  
 Paid-up Capital ..... 555,000  
 Ret. Account ..... 300,000

**Board of Directors**

JOHN COWAN, Esq., President

REUBEN S. HAMLIN, Esq., Vice-President

W. F. Cowan, Esq. Thomas Paterson, Esq. J. A. Gibson, Esq.  
 W. F. Allen, Esq. Robert McIntosh, M.D. T. H. McMillan, Cashier  
 Branches—Bright, Brookline, Caledonia, Dublin, Elmvalle, Hickson, Inneskip, Little  
 Britain, Midland, New Hamburg, Paisley, Penetanguishene, Port Perry, Pickering, Peffer-  
 law, Plattville, Shakespeare, Sunderland, St. Clements, Sunderland, Tavistock, Tillam-  
 burg, Tiverton, Victoria Harbor, Wellesley, Whitby.  
 Drafts on New York and Sterling Exchange bought and sold. Deposits received and  
 interest allowed. Collections solicited and promptly made.  
 Correspondents in New York and in Canada—The Merchants Bank of Canada.  
 London, Eng.—The Royal Bank of Scotland.

## WESTERN Assurance Co.

Incorporated 1851. Fire and Marine.

Capital - - \$2,500,000 00  
 Assets, over - 3,284,000 00  
 Income for 1907 over 3,299,000 00

**Head Office TORONTO, ONT.**

Hon. GEORGE A. COX, President.

W. B. BROCK, W. B. MEIKLE, C. C. FOSTER,  
 Vice-President General Manager Secretary

SECURED INVESTMENTS

## The People's Building & Loan Association

428 Richmond Street, London, Ont.

loans all its funds on first mortgages on real estate. If you  
 made a Deposit, took out a Debenture, or made an invest-  
 ment in the Permanent Dividend paying Stock with us,  
 this would be your security.

4% paid on Deposits, withdrawable by cheque  
 4½% Coupons on all Debentures  
 6% Dividends on Permanent Stock

Call or write for a copy of the 15th Annual Report. All  
 business strictly private.

A. A. CAMPBELL, Managing Director