

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. Flavell, 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, ENG., 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

Advertise in  
**THE JOURNAL OF COMMERCE.**

THE CHARTERED BANKS.

UNION BANK OF CANADA.

Dividend Notice No. 91.

NOTICE is hereby given that a dividend at the rate of Seven Per Cent Per Annum has been declared on the Paid-up Capital Stock of this Institution for the Current Quarter, and that the same will be payable at the Bank and its branches, on and after Wednesday, the First Day of December next.

The Transfer Books will be closed from November 16th to 30th, both days inclusive.

The Annual General Meeting of Shareholders will be held at the Banking House, in this City, on Saturday, December 18th next. The chair to be taken at 12 o'clock.

By order of the Board,

G. H. BALFOUR,  
General Manager.

Quebec, October 23rd, 1909.

**The Standard Bank of Canada**

Established 1872 77 Branches  
Capital (authorized by Act of Parliament) . . . . . \$2,000,000.00  
Capital Paid-up . . . . . 1,909,800.00  
Reserve Fund and Undivided Profits . . . . . 2,260,057.00

DIRECTORS:

W. F. Cowan, President; Fred. Wyld, 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, Gen. Man.  
J. S. LOUDON, Asst. General Manager.

SAVINGS BANK DEPARTMENT AT ALL BRANCHES.

**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 BANK OF OTTAWA.

Dividend No. 73.

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 Wednesday, the First day of December, 1909, 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 8th 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 18th, 1909.

**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, Esq., Vice-President.  
C. Kloepfer, 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, Tevistock, Arthur, Lakefield, Leamington, Thamesford, Aylmer, Leamington, Lion's Head, Tilsonburg, Ayton, Lynden, Toronto, Beeton, Massey, Avenue Road, Blind River, Mount Forest, Gerrard & Main, Bridgeburg, Newcastle, Sts. 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, Paisley, Ont. Vars, Durham, Port Hope, Waterdown, Dutton, Prescott, Webbwood, Elmira, Ridgetown, Windsor, Elora, Ripley, Winona, Embro, Rockwood, Woodstock, Embrun, Rodney, MANITOBA: Fergus, St. Catharines, Winnipeg, Fort William, St. Mary's, SASKATCHEWA: Glencoe, Sault Ste. Marie, Regina, Grand Valley, Sarnia, Schomberg, Hamilton, Springfield, ALBERTA: Guelph, Hamilton, East, Stoney Creek, Calgary, Harnison, Stratford, Castor, Ingersoll, Strathroy, Edmonton, Kenora, Sturgeon Falls, Stettler

**The Dominion Bank**

HEAD OFFICE, TORONTO, CANADA.  
Capital Paid-up, - - - - \$3,980,000  
Reserve Fund & Undivided Profits 5,280,000  
Deposits by the Public - - - 38,600,000  
Total Assets, - - - - - 50,800,000

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:—162 St. James St.;  
J. H. Horsey, Manager.