

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

**DIRECTORS**  
 WILLIAM H. BEATTY, President.  
 W. G. GODDERHAM, Vice-President.

Robert Reford, D. Coulson  
 William Stone, John Macdonald  
 DUNCAN COULSON, General Manager

**Ontario**  
 Toronto, (9 offices):  
 Allandale, Barrie, Berlin, Bradford, Brantford, Brockville, Burford, Cardinal, Cobourg, Colborne, Coldwater, Collingwood, Copper Cliff  
 (3 offices):  
 Greenmore, Dorchester, Elmville, Galt, Gananoque, Hastings, Havelock, Keene, Kingston, London, Millbrook, Newmarket, Oakville

## THE BANK OF TORONTO

**BRANCHES**  
 Oil Springs, Oshawa, Parry Sound, Peterboro, Port Hope, Preston, St. Catharines, Sarnia, Shelburne, St. Marys, Sudbury, Thornbury, Wallaceburg, Waterloo, Welland, Wyoming, British Col., New Westminster, Vancouver, Estow, Kennedy, Langenburg, Wolsley, Yorkton, Quebec, Montreal, (4 offices)  
 Maisonneuve, Gaspé, St. Lambert, Manitoba, Benito, Cartwright, Pilot Mound, Portage la Prairie, Roseburn, 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 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.

Every department of Banking conducted. Accounts of individuals, firms and corporations solicited.

Head Office  
 TORONTO, CANADA

Letters of Credit issued, available everywhere. Drafts bought and sold. Collections promptly executed.

## THE NATIONAL BANK OF SCOTLAND, LIMITED

Incorporated by Royal Charter and Act of Parliament. ESTABLISHED 1826

Capital Subscribed £25,000,000 \$25,000,000  
 Paid up £1,000,000 \$ 5,000,000  
 Uncalled £4,000,000 \$20,000,000  
 Reserve Fund £200,000 \$ 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

### Quarterly Dividend Notice No. 77.

NOTICE IS HEREBY GIVEN that a dividend at the rate of Twelve per cent. per annum upon the Capital stock of this Bank has been declared for the quarter ending 31st January, 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,

GEORGE P. SCHOFIELD,

General Manager.

Toronto, 21st December, 1909.

## BANK OF NOVA SCOTIA

INCORPORATED 1832

Capital Paid-up, \$3,000,000. Reserve Fund, \$5,400,000

HEAD OFFICE, HALIFAX, N. S.

**DIRECTORS**

JOHN Y. PAYZANT, President. CHAR. ARCHIBALD, Vice-President  
 R. L. BORDEN, G. S. CAMPBELL, J. W. ALLISON,  
 HECTOR MCINNIS, H. C. MCLEOD.

**GENERAL MANAGER'S OFFICE, TORONTO, ONT.**

H. C. MCLEOD, General Manager. D. WATERS, Assistant General Manager  
 GEO. SANDERSON, C. D. Schurman, Inspectors.

**BRANCHES**

**Nova Scotia**—Amherst, Annapolis, Antigonish, Bridgetown, Canning, Dartmouth, Digby, Glace Bay, Halifax, Kentville, Liverpool, New Glasgow, North Sydney, Oxford, Parrsboro, Pictou, River Hebert, Springhill, Stellarton, Sydney Mines, Truro, Westville, Windsor, Yarmouth.

**New Brunswick**—Campbellton, Chatham, Fredericton, Jacques River, Moncton, Newcastle, Port Elgin, Sackville, St. Andrews, St. George, St. John, St. John (Charlotte Street), St. Stephen, Sussex, Woodstock.

**Prince Edward Island**—Charlottetown and Summerside.

**Ontario**—Auriprior, Barrie, Belmont, Harrietsville (sub to Belmont), Berlin, Brantford, Hamilton, London, Ottawa, Peterborough, Rainy River, St. Catharines, St. Jacob's, Toronto, King St. and Dundas St., Welland, Woodstock.

**Quebec**—Grand River, Montreal, New Richmond, New Carlisle sub. to Pascoebiac, Pascoebiac, Quebec.

**Manitoba**—Winnipeg.  
**Alberta**—Calgary, Edmonton.  
**Saskatchewan**—Regina, Saskatoon.  
**British Columbia**—Vancouver.  
**Newfoundland**—Harbor Grace, St. John's, Grand Bank.  
**West Indies**—Jamaica: Kingston, Mandeville, Montego Bay, Port Antonio, Port Maria, Savanna-la-Mar.  
**Cuba**—Centruagos, Havana.  
**United States**—Boston, Chicago and New York.

## 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. Wilberforce Aikens, B.A., M.D., F.R.C.S. (Eng.); Wm. Dineen;  
 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.