

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 Bawlf

DUNCAN COULSON, General Manager

JOSEPH HENDERSON, Asst. Gen'l Manager

Ontario

Toronto, (8 offices)

Allandale

Ansonia

Barrie

Berlin

Bradford

Brampton

Brookville

Burlington

Cardinal

Cobourg

Colborne

Coldwater

Collingwood

Copper Cliff

Creemore

Dorchester

Elmville

Galt

Gananoque

Hastings

Havelock

Keene

London

London East

BRANCHES

London North

Millbrook

Newmarket

Oakville

Oil Springs

Omemee

Parry Sound

Peterboro

Petro's

Port Hope

Preston

St. Catharines

Sarnia

Shelburne

Stayner

Sudbury

Thornbury

Wallaceburg

Waterloo

Welland

Wyoming

Sask.

Langenburg

Wolseley

Yorkton

Quebec

Montreal (4 offices)

Maisonneuve

Gaspé

St. Lambert

Manitoba

Cartwright

Pilot Mound

Portage la Prairie

Rossburn

Swan River

Winnipeg

THE BANK OF TORONTO**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 Acceptances of Customers residing in the Colonies domiciled in London, retired on terms which will be furnished on application

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.

THE WESTERN BANK OF CANADA

Head Office, Oshawa, Ont.

Authorized Capital ..	\$1,000,000
Subscribed Capital ..	555,000
Paid-up Capital	555,000
Reserve 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, Elmville, Hickson, Innerkip, Little Britain, Midland, New Hamburg, Paisley, Penetanguishene, Port Perry, Pickering, Pefferlaw, Plattsville, Shakespeare, Sunderland, St. Clements, Sunderland, Tavistock, Tillsonburg, 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

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

HEAD OFFICE: ST. JOHN, N.B.

Capital - - - - - \$735,000.

Rest and Undivided Profits - \$1,280,000.

Branches in New Brunswick Nova Scotia and Prince Edward Island.

R. B. KESSEN

General Manager.

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,	Kinmount,	Philpsville,	Trenton,
Athens	Cheltenham,	Lakeside,	Pontypool,	Williamstown
Belleville,	Dashwood	Lindsay,	Sharbot Lake,	Zephyr.
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 individuals, firms and corporations solicited.

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

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 investment 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

Hon. P. H. Roy, president of the defunct St. John's Bank, will be tried in Montreal. Judge Monet has granted the application for a change of venue, and Mr. Roy will stand his trial at the next term of the criminal court on the charge of making false returns to the Government. The conspiracy charge against Beaudoin and L'Hereux, the other bank officials, is being argued.