

United Empire Bank of Canada

HEAD OFFICE

CORNER OF YONGE AND FRONT STREETS
TORONTO

COMMERCIAL ACCOUNTS. This Bank solicits accounts of Firms, Corporations, Societies and individuals, being financially able and also willing to extend to its depositors every accommodation connected with conservative banking.

GEORGE P. REID,
General Manager.

THE METROPOLITAN BANK.

Capital Paid-up, \$1,000,000. Reserve Fund, \$1,000,000

J. J. MOORE, President.

W. D. ROSS, General Manager
TORONTO.

Head Office,

BRANCHES

Agincourt **East Toronto** **Petrolia** **In Toronto:**
Amherstburg **Elmira** **Pictou** **cor. College and Bathurst Sts.**
Bancroft **Guelph** **Port Elgin** **cor. Dundas and Arthur Sts.**
Englehart **Harrowsmith** **Streetsville** **Queen St. W. & Dunn Ave.**
Frigton **Maynooth** **Sutton West** **Queen St. E. and Lee Ave.**
Innisville **Milton** **Wellington** **cor. Queen and McCaul Sts.**
Bramley **North Augusta** **Wooler** **40-46 King St. W.**
Cobourg **Parkdale**

THE BANK OF OTTAWA.

Capital Authorized, \$3,000,000.00. Capital (paid up), \$3,000,000.00.
Rest and undivided profits, \$3,236,512.95.

BOARD OF DIRECTORS

GEORGE HAY, President. **DAVID MACLAREN, Vice President.**
H. N. Bate. **Hon. George Bryson.** **H. K. Egan.**
J. B. Fraser. **John Mather.** **Denis Murphy.**
George H. Perley, M.P.

George Burn, General Manager. **D. M. Finnie, Asst. Gen. Mgr.**
Inspectors.—C. G. Pennock, W. Duthie.

Sixty-Three Offices in the Dominion of Canada

Correspondents in every banking town in Canada, and throughout the world
The bank gives prompt attention to all banking business entrusted to it
CORRESPONDENCE INVITED

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 BANK OF NEW BRUNSWICK.

Notice is hereby given that a dividend of three per cent. (3%), being at the rate of twelve per cent. (12%) 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

Second Day of January next

The Transfer Books will be closed from the 20th to the 31st day of December.
The Annual General Meeting of the Shareholders will be held at the Banking House, in this city, on Monday, the 20th 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., 15th November, 1907.

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 £1,030,000 \$ 5,150,000

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. FERGOUSON, Assistant Manager.

The Agency of Colonial and Foreign Banks is undertaken, and the Acceptance of Customers residing in the Colonies domiciled in London, retired on terms which will be furnished on application

THE STANDARD BANK OF CANADA.

Dividend No. 66.

Notice is hereby given that a dividend at the rate of Twelve per cent. per annum, upon the paid up capital stock of this Bank has been declared for the quarter ending the 30th November next, and that the same will be payable at the Head Office and Branches on and after

Monday, 2nd December next

The Transfer Books will be closed from the 19th to 30th November, both days inclusive.

By order of the Board,

GEO. P. SCHOLFIELD,

Toronto, 22nd October, 1907.

General Manager.

THE FARMERS BANK of CANADA

INCORPORATED by SPECIAL ACT of PARLIAMENT

HEAD OFFICE, TORONTO.

DIRECTORS:

Rt. Hon. Viscount Templeton, Hon. President.
W. Beattie Nesbitt, President. Col. James Munro, Vice-President.
Robert Noble, Allen Eaton, W. G. Sinclair, John Gilchrist,
R. E. Menzie, Burdge Gunby, A. Groves.

LONDON COMMITTEE:

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

W. R. Travers, General Manager.

BRANCHES:

Belleville, Cheltenham, Kerwood, New Toronto, Wallace-town,
Bethany, Fingal, Kilmount, Southampton, Wilmetown,
Burgessville, Hawkeston, Milton, Stouffville, Zephyr,
Camden East, Hillsdale, Norval, Trenton.

Sub-Branches:

Allenford, Craighurst, Janerville, North Claremont, Shannonville,
Brown Hill, Dunsford, Nestleton, Pontypool.

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.

ANSWERS TO INQUIRERS.

A. B. W., Pittsburg, Pa.—There are no better deliverances on the subject of the Canadian Banking and Currency System than the addresses of Mr. B. E. Walker, of Toronto, before the Congress of Bankers in Chicago in 1893, and before the New York State Bankers' Association at Saratoga in 1895. But it is impossible to buy the pamphlets, and we believe the only way to procure them is from the author. In the July 1906 issue of the Bankers' Magazine, New York, is an article by Mr. A. St. G. Trigge, on one phase of the subject; and Mr. F. G. Jemmett, of Toronto, has dealt with it in the last Cyclopaedia Americana, Vol. 3, division "Canada." Your friend should procure Breckenridge's, "The Canadian Banking System," published in the Canadian Bankers' Association Journal and republished in 1895 by the American Economic Association. It is the production of a clever graduate of Yale or Harvard, who came over to Canada and spent months in studying the subject.