

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., President.
Robt. Kilgour, Esq., Vice-President.

Hon. Geo. A. Cox Hon. Lyman M. Jones
Matthew Leggat, Esq. Frederic Nicholls, Esq.
James Crathern, Esq. H. D. Warren, Esq.
John Hoskin, K.C., LL.D. Hon. W. C. Edwards
J. W. Flavell, Esq. Z. A. Lash, Esq., K.C.
A. Kingman, Esq. E. R. Wood, Esq.

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.

S. CAMERON ALEXANDER. Managers.
H. V. F. JONES

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 and Drafts on Foreign Countries, and will negotiate or receive for collection bills on any place where there is a bank or banker.

The Metropolitan Bank.

CAPITAL PAID-UP....\$1,000,000
RESERVE FUND and
UNDIVIDED PROFITS 1,277,404

HEAD OFFICE, TORONTO.

General Manager, W D. Ross

BOARD OF DIRECTORS:

S. J. Moore, Esq.President
D. E. Thomson, Esq., K.C. Vice-Pres.
Sir W. Mortimer Clark, K.C. Director
Thomas Bradshaw, Esq.Director
John Firstbrook, Esq.Director
James Ryrie, Esq.Director

Accounts of Corporation Firms and Individuals solicited.

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.

Advertise in

THE JOURNAL OF COMMERCE.

THE CHARTERED BANKS.

UNION BANK OF CANADA.

Dividend No. 88.

NOTICE is hereby given that a Dividend at the rate of Seven per cent per annum on the Paid-up Capital Stock of this Institution has been declared for the current quarter, and that the same will be payable at the Bank and its Branches on and after Monday, the First day of March Next, to Shareholders of record of February 15th.

By order of the Board,

G. H. BALFOUR,

General Manager.

Quebec, Jan. 22nd, 1909.

Established 1873.

THE STANDARD BANK OF CANADA.

Dividend No. 73.

NOTICE is hereby given that a Dividend of THREE per cent for the current quarter ending 31st January, 1909, being at the rate of TWELVE per cent per annum upon the paid-up capital stock of this Bank, has been declared, and that the same will be payable at the Head Office of the Bank and its Branches on and after

Monday, the 1st Day of February Next.

The Transfer Books will be closed from the 20th to the 30th of January, 1909, both days inclusive.

The ANNUAL GENERAL MEETING will be held at the Head Office of the Bank in Toronto on Wednesday, 17th February, 1909. The chair will be taken at twelve o'clock noon.

By order of the Board,

GEO. P. SCHOLFIELD,

General Manager.

Toronto, 22nd December, 1908.

The Dominion Savings and Investment Society.

MASONIC TEMPLE BLDG., London, Can. Interest at 4 per cent payable half-yearly on Debentures.

I. H. PURDOM, K.C., President.

NATHANIEL MILLS, Manager.

THE CHARTERED BANKS.

The Bank of Ottawa

Capital Authorized \$5,000,000
Capital Paid-up 3,000,000
Rest and Undivided Profits . . 3,405,991

BOARD OF DIRECTORS.

DAVID MACLAREN, President,
Hon. GEORGE BRYSON, Vice-President,
H. N. Bate, H. K. Egan, J. B. Fraser,
Denis Murphy, George H. Perley, M.P.
E. C. Whitney, George Hay.

George Burn, General Manager.

D. M. Finnie, Asst. Gen. Manager.

Inspectors: C. G. Pennock; W. Duthie.

SIXTY-SIX OFFICES IN THE DOMINION OF CANADA.

Correspondents in every banking town in Canada, and throughout the world.

This Bank gives prompt attention to all banking business entrusted to it.

Correspondence Invited.

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 . . . Vice-President.
C. Kloepfer, Esq., Guelph; W. J. Sheppard, Esq., Waubashene; C. S. Wilcox, Esq., Hamilton; E. F. B. Johnston, Esq., K.C., Toronto; H. S. Strathy, Esq., Toronto.

HEAD OFFICE, TORONTO.

STUART STRATHYGeneral Manager
N. T. HILLARYAsst. Gen. Manager
J. A. M. ALLEYSecretary
P. SHERRISInspector
J. L. WILLISDirector's Auditor

ONTARIO:	Kenora,	Strathroy,
Arthur,	Kincardine,	Sturgeon Falls
Aylmer,	Lakefield,	Sudbury.
Ayton,	Leamington,	Tavistock,
Beeton,	Lion's Head,	Thamesford
Blind River,	Massey,	Tilsonburg.
Bridgeburg,	Mount Forest,	Toronto,—
Brownsville,	Newcastle,	Avenue Road
Burlington,	North Bay,	King & Spadina
Cargill,	Norwich,	Queen and
Clifford,	Orillia,	Broadview
Collingwood,	Ottawa,	Yonge & Bloor
Drayton,	Otterville,	Tottenham.
Durham,	Owen Sound,	Tweed
Dutton,	Paisley, Ont.	Waterdown.
East Toronto,	Port Hope,	Webbwood.
Elmira,	Prescott,	Windsor.
Elora,	Ridgetown,	Winona.
Embroy,	Ripley,	Woodstock.
Fergus,	Rockwood.	MANTOBA:
Port William,	Rodney.	W. Selkirk
Glencoe,	St. Catharines,	Winnipeg.
Grand Valley,	St. Mary's,	SASKATCHEWA
Guelph,	Saut Ste. Marie	Regina
Hamilton,	Sarnia.	
Hamilton, East.	Schomberg,	ALBERTA:
Harriston,	Springfield,	Calgary
Hepworth,	Stoney Creek,	Edmonton
Ingersoll,	Stratford,	Stettler

The Dominion Bank

HEAD OFFICE, TORONTO, CANADA.

Capital Paid-up, - - - \$3,980,000
Reserves - - - - - 5,300,000
Deposits by the Public - - 37,000,000
Total Assets, - - - - - 51,000,000

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.