Imperial Bank of Canada.

Established 1875

CAPITAL AUTHORIZED, $10,000,000.00
CAPITAL PAID-UP - - - 5,000,000.00
RESERVE FUND - - - - 5,000,000.00

DIRECTORS:

D. R. WILKIE ..... President.
HON. ROBERT JAFFRAY ..... Vice-President.
WM. RAMSAY of Bowland Stow, Scotland — ELIAS ROGERS — J. KERR OSBORNE
PELEG HOWLAND — WM. WHYTE, Winnipeg
CHARLES COCKSHUTT — HON. RICHARD TURNER, Quebec
CAWTHRA MULOCK — WM. HAMILTON MERRITT, M.D., St. Catharines

HEAD OFFICE, - - TORONTO.

D. R. WILKIE, General Manager. E. HAY, Asst. General Manager
W. MOFFAT, Chief Inspector

BRANCHES

Province of Ontario.

Amherstburg, Belwood, Bolton, Brantford, Caledon East, Cobalt, Cochrane, Cottam, Elk Lake, Essex, Fergus, Fonthill, Fort William, Galt, Gow Ganda, Hamilton, Harrow, Humberstone, Ingersoll, Kenora, Listowel, London, Marshville, New Liskeard, Niagara Falls, Niagara-on-the-Lake, North Bay, Ottawa, Palgrave, Port Arthur, Port Colborne, Port Robinson, Ridgeway, Sault Ste. Marie, South Woodslee, St. Catharines, St. David's, St. Thomas, Thessalon, Toronto, Welland, Woodstock

Province of Quebec.

Montreal, Quebec

Province of Manitoba.

Brandon, Portage la Prairie, Winnipeg

Province of Saskatchewan.

Balgonie, Broadview, Moose Jaw, North Battleford, Prince Albert, Regina, Rosthern, Wilkie

Province of Alberta.

Athabaska Landing, Banff, Calgary, Edmonton, Lethbridge, Red Deer, Strathcona, Wetaskiwin

Province of British Columbia.

Arrowhead, Cranbrook, Fernie, Golden, Kamloops, Michel, New Michel, Nelson, Revelstoke, Vancouver, Victoria

SAVINGS DEPARTMENT Interest allowed on deposits at all Branches of the Bank from date of Deposit.

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 1st 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 HOME BANK OF CANADA

QUARTERLY DIVIDEND

Notice is hereby given that a dividend at the rate of SIX PER CENT. PER ANNUM upon the paid-up Capital Stock of the Home Bank of Canada has been declared for the THREE MONTHS ending the 30th of November, 1909, and the same will be payable at its Head Office and Branches on and after Wednesday, the 1st day of December next. The transfer books will be closed from the 15th to the 30th November, both days inclusive.

By order of the Board,

JAMES MASON, General Manager

Toronto, October 21st, 1909.

THE COMMERCIAL BANK OF SCOTLAND, Ltd.

Established 1810. **Head Office: EDINBURGH.**

Paid-up Capital, ... £1,000,000
Reserve Fund, ... £900,000
Pension Reserve Fund £110,000

ALEX. BOGIE, General Manager JAS. L. ANDERSON, Secretary

LONDON OFFICE: 62 Lombard Street, E.C.

AND. WHITLIE, Manager. GEORGE S. COUTTS, Asst. Manager

General Banking Business transacted. Circular Notes, Drafts, and Letters of Credit issued, payable at banking houses in all parts of the world.

With its 143 Branches located all over Scotland, the bank is in a very favorable position to deal with remittance and all other banking transactions on the best terms. The bank undertakes agency business for Colonial and Foreign Banks.

THE ROYAL BANK OF CANADA

Incorporated 1869

CAPITAL, $4,800,000 **RESERVE, $5,500,000**

Board of Directors

H. S. Holt, Esq., President. E. L. Pease, Esq., Vice-President.
Wiley Smith, Esq., T. J. Drummond, Esq., Hon. D. Mackeen
Jas. Redmond, Esq., F. W. Thompson, Esq., G. R. Crowe, Esq.,
D. K. Elliott, Esq., W. H. Thorne, Esq., Hugh Paton, Esq.

HEAD OFFICE, MONTREAL

E. L. Pease, General Manager; W. B. Torrance, Superintendent of Branches
C. E. Neill & F. J. Sherman, Assistant General Managers.

BRANCHES—ONTARIO

Arthur, Bowmanville, Burks Falls, Chippawa, Clinton, Cobalt, Cornwall, Elk Lake, Galt, Gowganda, Guelph, Hamilton, Hanover & Elmwood, Ingersoll & Putnam, Kenilworth, London, Niagara Falls, Niagara Falls Centre, Oshawa, Ottawa, Ottawa, Bank St., Ottawa, Market Br., Pembroke, Peterborough, South River, Tillsonburg, Toronto, Toronto, Dundas St., " Bloor St., Welland

QUEBEC

Montreal, Montreal, Montreal, St. Paul, Westmount, Greene Av., Montreal, Seigneurs St., Stanley St., Montreal Annex, Joliette, do., Victoria Ave.

NEW BRUNSWICK

Bathurst, Campbellton, Dalhousie, Dorchester, Edmundston, Fredericton, Grand Falls, Jacquet River, Moncton, Newcastle, Rexton, St. John, St. John, North End, Sackville, Woodstock

NOVA SCOTIA

Amherst, Antigonish, Bridgewater, Guysboro, Halifax, Halifax, South End, Londonderry, Louisburg, Lunenburg, Maitland, Pictou, Port Hawkesbury, Shubenacadie, Sydney, Truro, Weymouth

PRINCE EDWARD ISLAND

Charlottetown, Summerside

MANITOBA

Plumas, Winnipeg, " Grain Exc'ge

NEWFOUNDLAND

St. John's

SASKATCHEWAN

Halbrite, Moose Jaw, Lipton, Lumsden and Bethune, Regina

ALBERTA

Calgary, Edmonton

BRITISH COLUMBIA

Abbotsford, Alberni, Chilliwack, Cranbrook, Cumberland, Courtenay, Union Wf., Grand Forks, Kelowna, Ladner, Nanaimo, Nelson, New Alberni, New Westminster, Port Essington, Port Moody, Rossland, Salmo, Vancouver, " Bridge St., " Cordova St., " East End, " Granville St., Vancouver, " Hillcrest, " Mt. Pleasan, " Park Drive, Vernon, Victoria

CUBA

Caibarien, Camaguey, Cienfuegos, Cardenas, Havana, Havana, Galiano St., Manzanillo, Matanzas, Mayari, Sagua, Santiago de Cuba

PORTO RICO

San Juan

BAHAMAS

Nassau

UNITED STATES New York, 68 William St.

THE TRADERS BANK OF CANADA

Capital and Surplus - - - $ 6,350,000
Total Assets over- - - - $39,000,000

BOARD OF DIRECTORS:

C. D. Warren, Esq., President. Hon. J. R. Stratton, Vice-President.
C. Kloepfer, Esq., Guelph. W. J. Sheppard, Esq., Waubaushene
C. S. Wilcox, Esq., Hamilton. E. F. B. Johnston, Esq., K.C., Toronto.
H. S. Strathy, Esq., Toronto.

Auditor to the Board: John L. Willis.

HEAD OFFICE: TORONTO

Stuart Strathy, Gen. Man. N. T. Hillary, Assistant Gen. Man.
J. A. M. Alley, Secretary. P. Sherris, Inspector.

BRANCHES: ONTARIO

*Alma, *Appin, Arthur, Aylmer, *Avon, Ayton, *Beachville, Beeton, Blind River, Bridgeburg, Brownsville, Bruce Mine, Burlington, Cargill, Clifford, Collingwood, Chapleau, Drayton, Dryden, Dutton, Durham, Elmira, Elora, Embro, Embrun, Fergus, Fort William, Glencoe, Grand Valley, Guelph, Hamilton, Hamilton East, Harriston, Ingersoll, Kenora, Kincardine, Lakefield, Leamington, Lion's Head, Lynden, Massey, *Mount Elgin, Mount Forest, Newcastle, North Bay, Norwich, Orillia, Ottawa, Otterville, Owen Sound, Paisley, Port Hope, Prescott, *Putnam, Ridgetown, Ripley, Rockwood, Rodney, St. Catherines, St. Marys, Sarnia, Sault Ste Marie, Schomberg, *Spencerville, Stratford, Stoney Creek, Springfield, Strathroy, Sturgeon Falls, Sudbury, Tavistock, Thamesford, Tillsonburg, Toronto Branches: Yonge and Colborne, Avenue Road, King and Spadina, Queen and Broadview, Yonge and Bloor Sts., Gerrard and Main Sts., Gerrard and Danforth, Jones and Gerrard, Tottenham, Tweed, Vars, Woodstock, Waterdown, Webbwood, W. Ft. William, Windsor, Winona

ALBERTA

Calgary, Camrose, Castor, Didsbury, Edmonton, Gadsby, Gleichen, Holden, Stettler

SASKATCHEWAN

Saskatoon, Forget, Zealandia, Regina

MANITOBA

Winnipeg

*Sub-Agencies.

BANKERS:

Great Britain — London City and Midland Bank, Limited. New York — The National Park Bank of New York. Chicago — First National Bank. Buffalo — Marine National Bank. Montreal — The Merchants' Bank