

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, ELIAS ROGERS, J. KERR OSBORNE, Stow, Scotland, PELEG HOWLAND, WM. WHYTE, Winnipeg
 CHARLES LOCKSHUTT, HON. RICHARD TURNER, Quebec
 CAWTHRA MULLOCK, 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, Fonthill, London, Port Robinson
 Belwood, Fort William, Marshville, Ridgeway
 Bolton, Galt, New Liskeard, Sault Ste. Marie
 Bradford, Gow Ganda, Niagara Falls, South Woodlee
 Caledon East, Hamilton, Niagara-on-the-Lake, St. Catharines
 Cobalt, Harrow, North Bay, St. David's
 Cochrane, Humberstone, Ottawa, St. Thomas
 Cottam, Ingersoll, Port Arthur, Thessalon
 Elk Lake, Kenora, Port Colborne, Toronto
 Essex, Listowel, Woodstock
 Fergus, Woodstock, Quebec

Province of Quebec.
 Montreal, Quebec

Province of Manitoba.
 Brandon, Portage la Prairie, Winnipeg

Province of Saskatchewan.
 Balgonie, North Battleford, Regina
 Broadview, Prince Albert, Rosethorn
 Moose Jaw, Wilkie

Province of Alberta.
 Athabaska Landing, Edmonton, Strathcona
 Banff, Lethbridge, Wetaskiwin
 Calgary, Red Deer

Province of British Columbia.
 Arrowhead, Kamloops, Revelstoke
 Cranbrook, Michel, Vancouver
 Fernie, New Michel, Victoria
 Golden, Nelson

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

UNION BANK OF CANADA

HEAD OFFICE, QUEBEC
 Paid Up Capital, \$3,202,670 Rest, \$1,900,000

BOARD OF DIRECTORS:
 HON. JOHN SHARPLES, President.
 WILLIAM PRICE, Esq., Vice-President.
 M. E. Davis, Esq., E. T. Riley, Esq., E. J. Hale, Esq., Geo. H. Thomson, Esq.
 Wm. Shaw, Esq., E. L. Drewry, Esq., John Galt, Esq., F. E. Kenaston, Esq.
 G. H. BALFOUR, General Manager
 H. R. SHAW, Assistant General Manager
 F. W. ASHE, Superintendent Eastern Branches.
 J. G. BILLET, Chief Inspector. | E. E. CODE, Assistant Inspector
 F. W. S. Crispo, Supt. of Western Branches, Winnipeg.
 F. W. Smith, Western Inspector, Winnipeg.
 P. Vibert, Supervisor Alberta Branches, Winnipeg.
 J. S. Hiam, Supervisor Saskatchewan Branches, Winnipeg.
 T. McCaffry, Supervisor British Columbia Branches, Vancouver.
 Advisory Committee Toronto Branch:
 GEO. H. HERR, Esq., THOS. KINNEAR, Esq.
 QUEBEC.—Dalhousie Station, Montreal, Quebec, St. Louis St. Quebec, St. Polycarpe
 ONTARIO.—Alexandria, Barrie, Charlton Place, Cobalt, Cookstown, Crystal, Englehart,
 Erin, Fenwick, Fort William, Halleybury, Hastings, Hillsburg, Kemptonville, Kimbryn
 Kingsville, Leamington, Manotick, Melbourn, Metcalfe, Merrickville, Mount Brydges
 Newboro, New Liskeard, North Gower, Norwood, Osceola Station, Ottawa, Ottawa
 Market Branch, Pakenham, Plantagenet, Portland, Rosemeath, Shelburne, Smith's
 Falls, Smithville, Stittsville, Sydenham, Thornton, Toledo, Toronto, Warkworth
 Wexley, Winston, Winchester
 MANITOBA.—Baldur, Birtle, Boissevain, Brandon, Carberry, Carman, Carroll, Clearwater
 Crystal City, Cypress River, Dauphin, Deloraine, Glenboro, Hamiota, Hartney, Rolland
 Killarney, Manitow, Melita, Minnedosa, Minto, Morden, Neepawa, Niska, Rapid
 City, Roblin, Russell, Shoal Lake, Souris, Strathclair, Virden, Wawanesa, Waskada,
 Wellwood, Winnipeg, Winnipeg (North End Branch), Winnipeg (Sargent Ave. Branch),
 Winnipeg (Logan Ave. Branch), Winnipeg (Selkirk and Salter Sts.)
 SASKATCHEWAN.—Adanac, Arcola, Assiniboia, Carleton Place, Cupar, Esterhazy
 Eyebrow, Fillmore, Gull Lake, Humboldt, Indian Head, Jansen, Kindersley, Landis, Larg,
 Lanigan, Lemberg, Lumsden, Macklin, Maple Creek, Maryfield, Milestone, Moose Jaw,
 Moomin, Neudorf, Outlook, Orkney, Pense, Perdue, Qu'Appelle, Regina, Rocanville, Rose
 town, Saskatoon, Saskatoon (West End Branch), Scott, Sinitanta, Strassburg Station, Swift
 Current, Tessier, Theodore, Wapella, Watrous, Weyburn, Wilkie, Windthorst, Wolseley,
 Yorkton, Zealandia.
 ALBERTA.—Alix, Airdrie, Barons, Bassano, Blairmore, Bowden, Calgary, Carbon,
 Cardston, Carstairs, Claresholm, Cochrane, Cowley, Didsbury, Edmonton, Ft. Saskatchewan,
 Grassy Lake, Frank, High River, Innisfail, Irvine, Lacombe, Langdon, Leth-
 bridge, Lethbridge North Ward, Macleod, Medicine Hat, Okotoks, Pincher Creek, Stirling,
 Strathmore, Three Hills, Wainwright
 BRITISH COLUMBIA.—Prince Rupert, Vancouver.
 AGENTS and correspondents at all important Centres in Great Britain and the United States.

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 28th February, 1910, and the same will be payable at the Head Office and Branches on and after Tuesday, March 1st next. The transfer books will be closed from the 15th to the 28th February, both days inclusive.

By order of the Board,
JAMES MASON, General Manager.
 Toronto, 19th January, 1910.

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 JAN. L. ANDERSON, Secretary

LONDON OFFICE: 62 Lombard Street, E.C.
 ALEXANDER ROBB and GEORGE S. COUTTS, Joint Managers
 General Banking Business transacted. Circular Notes, Drafts, and Letters of Credit issued payable at banking houses in all parts of the world.
 With its 165 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, \$5,000,000 Reserve and Undivided Profits, \$5,928,000
Board of Directors
 H. S. Holt, Esq., President. E. L. Pease, Esq., Vice-President.
 Wiley Smith, Esq., Hon. D. Mackenzie, Jas. Redmond, Esq.,
 F. W. Thompson, Esq., G. R. Crowe, Esq., D. K. Elliott, Esq.,
 W. H. Thorne, Esq., Hugh Paton, Esq., T. J. Drummond, Esq., W. B. Torrance, 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, Elk Lake, London, Pembroke
 Bowmanville, Galt, Niagara Falls, Peterborough
 Burks Falls, Gowganda, Niagara Falls Centre, South River
 Chippawa, Guelph, Oshawa, Tilsonburg
 Clinton, Hamilton, Ottawa, Toronto
 Cobalt, Hanover, Ottawa, Bank St., Toronto, Dundas St.
 Cornwall, Ingersoll & Putnam, Ottawa, Market Br., Bloor St.
 Elmwood, Kenilworth, Welland

QUEBEC
 Joliette, Montreal W., P.Q., Montreal, St. Paul, Westmount, Greene Av.
 Montreal, Montreal, Montreal Annex, do, Victoria Ave.
 Montreal, Seigneurs St., Stanley St., Quebec

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

NOVA SCOTIA
 Amherst, Halifax, Lunenburg, St. John's
 Antigonish, Halifax, South End, Maitland, Sydney
 Bridgewater, Londonderry, Pictou, Truro
 Guysboro, Louisburg, Port Hawkesbury, Weymouth

PRINCE EDWARD ISLAND
 Charlottetown, Summerside, Brandon, Winnipeg
NEWFOUNDLAND
 St. John's, Lunenburg, G. Ince, G. Ince

ALBERTA
 Calgary, Edmonton, Halbrite, Moose Jaw, Regina
 Lipton, Lumsden and Bethune, Vancouver

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

CUBA
 Kelowna, Cardenas, Manzanillo, Sagua
 Chilliwack, Cardenas, Matanzas, Santiago de
 Camaguey, Havana, Galiano St., Mayari, Cuba
 Cienfuegos, Havana, Galiano St., Mayari, Cuba

UNITED STATES New York, 68 William St.
PORTO RICO
 San Juan
BAHAMAS
 Nassau

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. Kloefer, Esq., Guelph. W. J. Sheppard, Esq., Waubauskene
 C. S. Wilcox, Esq., Hamilton. E. F. B. Johnston, Esq., K.C., Toronto.
 H. S. Strathy, Esq., Toronto.
 Auditor to the Board: John L. Wilks.

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

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

ALBERTA Calgary, Camrose, Castor, Didsbury, Edmonton, Gadsby, Gleichen, Holden, Stettler
SASKATCHEWAN Saskatoon, Zealandia, Forget, 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