THE ROYAL BANK OF CANADA.

DIVIDEND No. 85.

NOTICE is hereby given that a Dividend of Two and One-half per cent for

the current quarter ending 31st Decem-

ber, being at the rate of ten 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 Bank

and its branches on and after Saturday,

The Transfer Books will be closed from

E. L. PEASE,

General Manager.

5,000,000

the 17th to 31st December, both days

Montreal, P.Q., 20th November, 1908.

the 2nd day of January next.

By order of the Board,

inclusive

THE CHARTERED BANKS.

BANQUE d'HOCHELAGA

1874-1908.

CAPITAL AUTHORIZED . ..\$4,009,000 CAPITAL PAID-UP. \$2,500,000 RESERVE FUND. \$2,150,000

DIRECTORS:

F. X. St. Charles, Esq. President Robt. Bickerdike, Esq., M.P., Vice-Pres llon. J. D. Rolland, J. A. Vaillancourt, Esq.; A. Turcotte, Esq.; E. H.

Lemay, Esq.; J. M. Wilson, Esq. M. J. A. Prendergast, General Manager.

C. A. Giroux, Manager.

O. E. Dorais, Inspector.

F. G. Leduc, Asst. Manager.

HEAD OFFICE: MONTREAL.

CITY BRANCHES:

Mount Royal Avenue (corner St. Denis); St. Catherine Street, East; St. Catherine Street, Centre; Notre Dame Street, West; Hochelaga; Maisonneuve; Point St. Charles; St. Henry: Town of St. Louis; Viauville; Verdun.

BRANCHES:

Berthierville, P.Q. Edmonton, Alta. Farnham, P.Q. Joliette, P.Q. Laprairie, P.Q. L'Assomption, P.Q. Louiseville, P.Q. Quebec. Quebec, St. Roch Sorel, P.Q.

Sherbrooke, P.Q.
St. Boniface, Man.
St. Hyacinthe, P.Q.
St. Jacques l'Achigan, Q.
St. Jerome, P.Q.,
St. Pierre, Man.
Three Rivers, P.Q.
Valleyfield, P.Q.
Vankleek Hill, Ont.
Winnipeg, Man.
Letters of Credit for

We issue Circular Letters of Credit for travellers, available in all parts of the World, open Commercial Credits, Buy foreign exchange and Sell drafts, cable and telegraphic transfers on all important points. Collections made in all parts of the Dominion of Canada and returns promptly remitted at the lowest rate of exchange.

La Banque Nationale

INCORPORATED IN 1860.

Capital Paid-up \$1,800,000 Reserve Fund 900,000

We pay Interest Four Times a Year at our 43 Branches.

DEPOSITS FROM \$1.00 are accepted.

Interest ALLOWED from the DAY OF THE DEPOSIT.

We have correspondents throughout the world; our Travellers' Cheques are Payable at Par by them.

Transfers. Collections, Payments, Commercial credits and investments are cctuated through Europe, United States and Canada at the lowest rates.

By the opening of a branch in Paris (Rue Bourdeau, 7 Square de l'Opera) we can offer exceptional advantages to the travellers in Europe.

St. Stephen's Bank

Incorporated 1836. St. Stephen, N.B. CAPITAL. \$200,000 RESERVE...... 52,500

Frank Todd, President. John D. Chipman, V.-Pres. J. T. Whitlock, Cashier.

Correspondents: — London, Messrs. Glyn, Mills. Currie & Co. New York, The Royal Bank of Can. Boston, National Shawmut Bank. Canada, Bank of Montreal and Branches.

Drafts issued on any branch of the Bank of Mon-treal

THE CHARTERED BANKS.

The Quebec Bank

HEAD OFFICE QUEBEC

Founded 1818. Incorporated 1822.

 CAPITAL AUTHORIZED
 \$3,000,000

 CAPITAL PAID UP
 2,500,000

 REST
 1,250,000

DIRECTORS:

BRANCHES:

Farnham, Que.
Quebec, St. Peter St.
Quebec, Upper Town
Quebec, St. Roch
Inverness Que.
Montreal, Place d'Armes
do St. Catherine E.
do St. Henry
Ottawa, Ont.
St. Romuald, Que.
Black Lake, Que.
Montmagny, Que.

CHES:
Pembrooke, Ont.
Shawinigan Falls, Que,
Stanfold, Que., sub aş
Sturgeon Falls, Ont.
St. George, Beauce, Ont.
Therford Lines, Que.
Thorold, Ont.
Three Rivers, Que.
Toronto, Ont.
Victoriaville, Que.
Ville Marie, Que.

AGENTS:

London, Eng.—Bank of Scotland. Albany, U.S.A.—New York State National Bank. Boston—Boston National Shawmut Bank. New York, U.S.A.—Agents Bank of British North America. Hanover National Bank. Paris, France—Credit Lyonnais.

EASTERN TOWNSHIPS BANK.

Quarterly Dividend No. 104.

Notice is hereby given that a Dividend at the rate of eight per cent. per annum upon the Paid-up Capital Stock of this Bank has been declared for the quarter ending 31st December, 1908, and that the same will be payable at the Head Office and Branches on and after First day of January next.

The Transfer Books will be closed from the 15th to the 31st December, both days inclusive.

By order of the Board.

J. MACKINNON, General Manager.

Sherbrooke, November 30, 1908.

The Western Bank of Canada

HEAD OFFICE, OSHAWA, ONT.

 Capital Authorized
 \$1,000,000

 Capital Subscribed
 555,000

 Capital Paid-up
 555,000

 Rest Assount
 350,000

BOARD OF DIRECTORS:

BOARD OF DIRECTORS:

John Cowan, Esq. - President.

W. F. Cowan, Esq. W. F. Allan, Esq.
Robert McIntosh, M.D., J. Johnson, Esq.
Thomas Patterson, Esq.
T. H. McMillan - Cashier.

Branches:—Bright, Brooklin, Blackstock, Caledonia, Dublin, Elmvale, Hickson, Innerkio, Little Britain, Midland, New Hamburg, Pefferlaw, Penetanguishne, Paisley, Lictoring, Plattsville, Port Perry, Shakespeare, St. Clements, Sunderland, Tavistock, Tilsonburg, Tiverton, Victoria Harbour, Wellesley, Whitby.

Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Collections solicited and promptly made.

made. Correspondents at New York and in Canada— Merchants Bank of Canada. London, England— Royal Bank of Scotland.

The Provincial Bank of Canada

Head Office: 7 and 9 Place d'Armes, Montreal, Can. 32 Branches in the Province of Quebec.

IMPERIAL BANK OF CANADA Capital Authorized ... \$10,000,000 Capital Paid-up...... 5,000,000

Rest..... DIRECTORS:

D. R. WILKIE, Pres.
Wm. Ramsay of Bowland
James Kerr Osborne
Peleg Howland
Cawthra Mulock
Wm. H. Merritt,
W. D., (St. Catharines)

Head Office, Toronto.

Head Office, Toronto.

Br. in Ontario —Amherstburg, Belwood Bolton, Brantford, Caledon East, Cobalt, Cottam, Essex. Fergus, Fonthill, Ft. William, Galt, Hamilton, Harrow, Humberstone, Ingersoil, Kenora, Listowel, London, Marshville, New Liskeard, Niagara Falls, Niagara (Upper Bridge), Niagara-on-the-Lake, North Bay, Ottawa Oftawa (Bauk St.), Port Arthur, Port Colborne, Port Robinson, Ridgeway, Sault Ste. Marie, St. Catharines, St. Davids, St. Thomas, St. Thomas (East end), South Woodslee, Thesalon, Toronto, (7) Welland, Woodstock, Br. in Prov. of Quebec—Montreal, Quebec. Br. in Prov. of Manitoba—Brandon, Portage La Prairie, Winnipeg, Winnipeg (North end). Br. in Prov. of Sask'wan—Balgonie, Broadview North Battleford Prince Albert, Regina, Rosthern. Br. Prov. of Alberta—Athabaska Landing, Banff, Calgary, Calgary (East end), Edmonton Red Deer, Strathcona, Wetaskiwin.
Br. Prov. of B. C.—Arrowhead, Cranbrook, Golden, Kamloops, Michel, Nelson, Revelstoke, Vancouver, Victoria.

Agents: London, Eng., Lloyds Bank Ltd. N. Y. Bank of the Manhattan Co.

SAVINGS BANK DEPARTMENT.

Interest allowed on deposits at current rate from date of deposit.

A Branch of the Bank has been opened at

A Branch of the Bank has been opened at MICHEL, B.C.