

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
 Stew. Scotland, PELEG HOWLAND, WM. WHYTE, Winnipeg
 CHARLES COCKSHUTT, 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
 Brantford, Gow Ganba, Niagara Falls, South Woodsee
 Caledon East, Hamilton, Niagara-on-the-Lake, St. Catharines
 Cobalt, Harrow, North Bay, St. David's
 Cochrane, Humberstone, Ottawa, St. Thomas
 Cottam, Ingersoll, Palgrave, Thessalon
 Elk Lake, Kenora, Port Arthur, Toronto
 Essex, Listowel, Port Colborne, Welland
 Fergus, Woodstock
Province of Quebec.
 Montreal, Quebec
Province of Manitoba.
 Brandon, Portage la Prairie, Winnipeg
Province of Saskatchewan.
 Balgonie, North Battleford, Regina
 Broadview, Prince Albert, Rosethers
 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.

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 163 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

DIVIDEND NO. 89.

Notice is hereby given that a Dividend of Two and One-half per cent. (being at the rate of ten per cent. per annum) upon the paid-up Capital Stock of this Bank, has been declared for the current quarter, and will be payable at the Bank and its Branches, on and after Monday, the 3rd day of January next, to shareholders of record of 15th December.

By order of the Board,
 E. L. PEASE,
 General Manager.

Montreal, P.Q., November 26th, 1909.

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

Head Office—8 KING ST. WEST
 SIX OFFICES IN TORONTO.

BRANCHES IN ONTARIO
 Aliston, Belle River, Cannington, Everett, Ilderton
 Lawrence St.'s, London, Melbourne, Sandwich, St. Thomas
 Sunderland, Tecumseh, Thorndale, Walkerville
BRITISH COLUMBIA
 Fernie
MANITOBA
 Winnipeg, Crystal City, Lyleton, Neepawa
SASKATCHEWAN
 Sinaluta

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., Waukegan, Ill.
 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, Elora, Norwich, Sturgeon Falls
 *Appin, Embro, Orillia, Sudbury
 Artou, Embrun, Ottawa, Tavistock
 Aylmer, Fergus, Ottawa, Thamesford
 *Avon, Fort William, Owen Sound, Tillamook
 Ayton, Glencoe, Paisley, Toronto Branches:
 *Beachville, Grand Valley, Port Hope, Young and Colborne
 Beeton, Guelph, Prescott, Avenue Road
 Blind River, Hamilton, *Putnam, King and Spadina
 Bridgeburg, Hamilton East, Ridgetown, Queen and Broadview
 Brownsville, Harriston, 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, Tottenham
 Collingwood, Leamington, Sarnia, Tweed
 Chapleau, Lion's Head, Sault Ste Marie, Vars
 Drayton, Lynden, Schomberg, Woodstock
 Dryden, Massey, *Spencerville, Watford
 Durham, Mount Elgin, Stratford, Webbwood
 Elmira, Mount Forest, Stoney Creek, W. Ft. William
 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