Incorporated 1855

Head Office, Toronto, Can. Capital,\$4.000,000 Reserve Fund, 4,500,000 DIRECTORS

WILLIAM H. BEATTY, President.
W. G. GOODERHAM,
Vice-President.

Robert Reford

Hon. C. S. Hyman

William Stone John Macdonald A. E. Gooderham DUNGAN COULSON, General Manager

Ontario foronto, (8 offices Allandale Aurora Coldwater Coldwater Uollingwood Copper Cliff Creemore Dorchester Elmyale Galt Gananoque Hastings Havelock Keene London East Berlin Bradford Brantford Browkville Burford Undinal Cohourg Colborne

BRANCHES London North Millbrook Newmarket Oakville Oil Springs Omemee
Parry Sound
Peterboro
Petrolea
Port Hope Preston St. Catharines Sarnia

Shelburne Stayner Sudbury Thornbury Wallaceburg Waterloo Welland Wyoming Sask. Langenburg Wolseley Yorkton

THE BANK

OF TORONTO

Robert Meigher Nicholas Bawlf JOSEPH HENDERSON, Asst. Gen'l Manager Quebec Montreal (4 offices) Maisonneuve Gaspe St. Lambert

Manitoba Cartwright
Pilot Mound
Portage la Prairie
Rossbura
Swan River
Winnipeg

Bankers: -London, England-The London City and Midland Bank, Limited. New York-National Bank of Commerce. Chicago-First National Bank. Collections made on the best terms and remitted for on day of payment

THE BANK OF **OTTAWA**

Dividend No. 69-

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 this day been declared for the current three months, and that the same will be payable at the Bank and its Branches on and after Tuesday, the first day of December 1908, to Shareholders of record at the close of business on 16th November next.

The Annual General Meeting of the Shareholders will be held at the Banking House in this City on Wednesday, the 9th day of December next, the chair to be taken at 3 o'clock p.m.

By Order of the Board,

Ottawa, Ont., October 26th, 1908.

GEO. BURN.

General Manager.

The Bank of New Brunswick

HEAD OFFICE: ST. JOHN, N.B.

Capital - - -

\$735,000. Rest and Undivided Profits \$1,280,000.

Branches in New Brunswick Nova Scotia and Prince Edward Island.

R. B. KESSEN

General Manager.

THE FARMERS BANK of CANADA

INCORPORATED by SPECIAL ACT of PARLIAMENT HEAD OFFICE; TORONTO.

Rt. Hon. Viscount Templetown, Hon. President.

Col. James Munro, President.
Robert Noble, Allen Eaton, W. G. Sinclair, Burdge Gunby,
A. Groves.

LONDON COMMITTEE

Rt. Hon. Viscount Templetown, Sir. Chas, Euan Smith, K.C.B. C.S.I. and C.

W. R. Travers, 2nd Vice-President and General Manager.

Arkona, Athens Belleville, Bethany, Brucefield Burgessville,

t, Kinmount,
Lakeside,
Lindsay,
Millbank,
Milton,
Norval,

Norval,

Kinmount,
Philipsville,
Pontypool,
Sharbot Lake,
Southampton,
Spring Brook,
Stouffville, Camden East,
Cheltenham,
Dashwood
Embro,
Embro,
Kinmount,
Lakeside,
Lindsay,
Lindsay,
Milbank,
Fingal,
Milton,
Norval,

Trenton, Williamstown Zephyr,

Sub-Branches:

Brown Hill, Janetville, Nestleton Dunsford, Mountain Grove, Newton,

Verona.

CORRESPONDENTS:

CORRESPONDENTS:
London and Westminister Bank Limited, London, England. The Merchants National Bank, New York U.S.A., The Corn Exchange National Bank, Chicago, Ill. Credit Lyonnais, Paris, France Berliner, Handel-Gesellschaft, Berlin, Germany.

Transacts a general Banking Business. Exchanges bought and sold, Letters of Credit issued on Foreign Countries. Interest allowed on, deposits of \$1. and upwards, compounded four times a year.

THE METROPOLITAN BANK

CAPITAL PAID UP -RESERVE FUND AND UNDIVIDED PROFITS

- \$1,000,000.00 \$1,241,532.26

S. J. MOORE, President. W. D. ROSS, Gen. Manager.

Head Office: TORONTO, CANADA.

Every department of Banking conducted Accounts of individuals, firms and corporations solicited.

Letters of Credit issued, available everywhere Drafts bought and sold. Collections promptly executed.

THE NATIONAL BANK OF SCOTLAND, LIMITED

corporated by Royal Charter and Act of Parliament.

Capital Subscribed ... £5,000,000 \$25,000,000

Paid up ... £1,000,000 \$5,000,000

Uncalled ... £4,000,000 \$20,000,000

£900,000 \$4,500,000 Incorporated by Royal Charter and Act of Parliament.

Head Office - - - EDINBURGH THOMAS HECTOR SMITH, General Manager. GEORGE B. HART, Secretary

London Office-37 Nicholas Lane, Lombard Street, E.C. J. S. Cockburn, Manager. J. Ferguson, Assistant Manager.

The Agency of Colonial and Foreign Banks is undertaken, and the Accept ances of Customers residing in the Colonies domiciled in London, retired on terms which will be furnished on application

THE STERLING BANK

Offers to the public every facility which their business and responsibility warrant.

A SAVINGS BANK DEPARTMENT in connection with each Office of the Bank.

F. W. BROUGHALL, General Manager.

THE WESTERN BANK OF CANADA

Head Office, Oshawa, Ont.

 Authorized Capital
 \$1,000,000

 Subscribed Capital
 555,000

 Paid-up Capital
 555,000

 Rest Account
 300,000

 Board of Directors

John Cowan, Esq., Presiden REUBEN S. HAMLIN, Esq., Cibson, Esq., Vice-President

W. F. Cowan, Esq. Thomas Paterson, Esq. J. A. Gibson, Esq. Vice-President W. F. Allen, Esq. Robert McIntosh M.D. T. H. McMillan, Cashier Branches—Bright, Brookline, Caledonia, Dublin, Elmvale, Hickson, Innerkip, Little Britain, Midland, New Hamburg, Paisley, Penetanguishene, Port Perry, Pickering, Penerlaw, Plattsville, Shakespeare. Sunderland, St. Clements, Sunderland, Tavistock, Tillsonburg, Tiverton, Victoria Harbor, Wellesley, Whitty.

Drafts on New York and Sterling Exchange bought and sold. Deposits received and Interest allowed. Collections solicited and promptly made,
Correspondents in New York and in Canada—The Merchants Bank of Canada.

London, Eng.—The Royal Bank of Scotland.

INTESTERN Assurance Co. Incorporated 1851.

Fire and Marine.

Capital \$2,500,000 00 Assets, over - 3,284,000 00 Income for 1907 over 3,299,000 00

Head Office TORONTO, ONT.

Hon. GEORGE A. COX, President.

W. B. BROCK,

W. B. MEIKLE,

C. C. FOSTER,

Vice-President

General Manager

Secretary

SECURED INVESTMENTS

The People's Building & Loan Association

428 Richmond Street, London, Ont.

loans all its funds on first mortgages on real estate. If you made a Deposit, took out a Debenture, or made an invest-ment in the Permanent Dividend paying Stock with us, this would be your security.

4% paid on Deposits, withdrawable by cheque 4½% Coupons on all Debentures 6% Dividends on Permanent Stock

Call or write for a copy of the 15th Annual Report. All business strictly private.

A. A. CAMPBELL, Managing Director

Saskatoon, Sask, has reason for self-congratulation on the excellent price paid for its last issue of debentures. They amounted to \$56,610, bearing 5 1-2 per cent, interest, and were bought, as noted in last week's issue, by the Ontario Securities Company, of Toronto, for \$62,487. A year ago, the council were vainly endeavoring to sell at 88. As a local contemporary remarks, it must be admitted that a change has since come over the spirit of the dream, and Saskatoon is coming into her own.