

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 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 | Gait | New Liskeard | Sault Ste. Marie |
| Brantford | Gow Ganda | Niagara Falls | South Woodilee |
| 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.

Balgownie

North Battleford

Regina

Broadview

Prince Albert

Rosthern

Moose Jaw

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

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 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

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

QUEBEC

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

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

PRINCE EDWARD ISLAND

Charlottetown Summerside Plumias Winnipeg Grain Exc go

NEWFOUNDLAND

St. John's
ALBERTA
 Calgary Edmonton

MANITOBA

Winnipeg

SASKATCHEWAN

Lipton Regina
 Lumsden and Bethune Vancouver

BRITISH COLUMBIA

Abbotsford Ladner Salmo Hillcrest
 Alberni Nanaimo Vancouver, Mt. Pleasant
 Chilliwack Nelson Bridge St. Park Drive
 Cranbrook New Alberni Cordova St. Vernon
 Cumberland New Westminster East End Victoria
 Courtenay, Union W. Port Essington Granville St.

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. Kloefer, Esq., Guelph. W. J. Sheppard, Esq., Waubesa
 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 |
| Arthur | Embrun | Ottawa | Tavistock |
| Aylmer | Fergus | Otterville | Thamesford |
| *Avon | Fort William | Owen Sound | Tillsonburg |
| Avon | Glencoe | Paisley | Toronto Branches: |
| *Beachville | Grand Valley | Port Hope | Yonge and Colborne |
| Beeton | Guelph | Prescott | Avenue Road |
| Blind Rive | Hamilton | *Putnam | King and Spadina |
| Bridgeburg | Hamilton East | Ridgeway | 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 | Van |
| Drayton | Lynden | Schomberg | Woodstock |
| Dryden | Massey | *Spencerville | Waterdown |
| Dutton | *Mount Elgin | Stratford | Webbwood |
| Durham | Mount Forest | Stoney Creek | W. Ft. William |
| Elmira | Newcastle | Springfield | Windsor |
| | North Bay | Strathroy | Winnipeg |

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