

Bank of Hamilton.

Subscribed \$2,500,000
 Paid-up \$2,500,000
 Reserve Fund \$2,500,000

Office, Hamilton.
Directors:

M. GIBSON, President.
 Vice-President and General Manager.
 BIRGE, JOHN PROCTOR.
 UTHURFORD, HON. JOHN S. HENDRIE.
 CHARLES C. DALTON, Toronto.
 Assistant General Manager and Superintendent of Branches.

Branches

Hilton	Princeton	Gladstone	BANKAT.
Barton St. Dr.	Ripley	Elm Creek	CHEWAS
Deering Br.	Simcoe	Hamiota	Aberdeen
East End Br.	Southampton	Holmfield	Bathurst
West End Br.	Toxowater	Kentons	Carleton
Toronto	College & G.	La Riviere	Caron
Wellington	Kingston Ave.	Manitou	Francis
Snow	" Queen and	Mather	Indian Head
and	Spadina	Miami	Melfort
on	Yonge and	Minnedosa	Moore Jar
erton	Gould	Morden	Northey
hell	Toronto Junction	Pilot Mound	Saskatoon
refield,	Wingham	Roland	Warman
Hamburg	Wrozier	Snowflake	BRITISH
Head	Wrozier	Stonewall	COLONIA.
ars Falls	MANITOBA	Swan Lake	
ara Falls S.	Bradwardine	Winkler	Fernie
geville	Brandon	" Grain Ex. Br.	Kamloops
a Sound	Carberry	Edmonton	Salmon Arm
erston	Elgin	Darlington	ALBERTA
Rowan			Yamouqui
			" Cedar Cove Br
			Nanton

Great Britain—National Provincial Bank of England, Limited.
 United States—New York—Hanover National Bank and Trust.
 International Trust Co. Buffalo—Marine National Bank, Ohio.
 National Bank and First National Bank, Detroit—Old Dominion
 Bank, Norfolk, Va.—Philadelphia—Merchants
 Bank of Philadelphia—Third National Bank, San Francisco—Crocker-Walworth
 Bank, New York—Mellon National Bank, Pittsburgh.
 and in all parts of Canada promptly and cheaply.
 Correspondence Solicited.

WESTERN BANK OF CANADA

Head Office, Ottawa, Ont.
 Capital Authorized... \$1,000,000
 Capital Subscribed... \$500,000
 Capital Paid-up... \$500,000
 Reserve Fund... \$500,000

Board of Directors:
 JOHN COWAN, Esq., President
 ROBERT S. HAMILTON, Esq., Vice-President
 J. A. GIBSON, Esq., J. H. MONTGOMERY, Esq.,
 THOMAS PATTERSON, Esq., J. A. GIBSON, Esq.,
 ROBERT MCINTOSH M.D., T. H. MONTGOMERY, Esq.,
 BROOKLINE, CALEDONIA, DUBLIN, ELMSVALE, LITTLE BRITAIN, MIDLAND,
 PEPPERLAW, PENETANGUISHEN, PICKERING, PLATTSVILLE, PORT PERRY,
 ST. CLEMENTS, TAVISTOCK, TILSONBURG, TIVERTON, VICTORIA HAR-

BNQUE NATIONALE

Head Office, Quebec
 Capital Authorized... \$7,000,000
 Capital Paid-up... \$1,500,000
 Reserve Fund... \$500,000

Directors:
 Hon. Judge A. Chauveau, Vice-President
 B. Laliberte, Naz. Fortier, Naz. Rioux, Vic. Lemieux
 cent. paid half yearly on savings deposits.
 in all parts of Canada and United States, on moderate terms.
 Eng.—The National Bank of Scotland, Ltd. Paris, France—
 New York—First National Bank, Boston, Mass.—First
 National Bank, Boston.
 given to collections. Correspondence respectfully solicited.

STERN TOWNSHIPS BANK

Head Office: SHERBROOKE, Que.
 FIFTY-SEVEN BRANCHES IN CANADA.
 Correspondents in all parts of the World.
 Capital - \$3,000,000
 Reserve, \$1,800,000
 Wm. FARWELL, President
 Jas. MACKINNON, Gen'l Mgr

NATIONAL BANK OF SCOTLAND

Incorporated by Royal Charter and Act of Parliament. Established 1855.
 HEAD OFFICE: Edinburgh
 Subscribed... £5,000,000
 Paid-up... £1,000,000
 Reserve... £4,000,000
 GEORGE B. HART, Secretary
 37 Nicholas Lane, Lombard Street, E.C.
 J. FRANKSON, Assistant Manager
 Colonial and Foreign Banks is undertaken, and the acceptance
 in the Colonies domiciled in London, retired on terms which
 application.

United Empire Bank of Canada

HEAD OFFICE
 CORNER OF YONGE AND FRONT STREETS
 TORONTO

COMMERCIAL ACCOUNTS. This Bank solicits accounts of Firms, Corporations, Societies and individuals, being financially able and also willing to extend to its depositors every accommodation connected with conservative banking.

GEORGE P. REID,
 General Manager.

THE METROPOLITAN BANK.

Capital Paid-up, \$1,000,000. Reserve Fund, \$1,000,000
 S. J. MOORE, President.
 W. D. ROSS, General Manager
 Head Office, TORONTO.

BRANCHES.
 In Toronto: cor. College and Bathurst Sts. cor. Dundas and Arthur Sts. Queen St. W. & Dunn Ave. Queen St. E. and Lee Ave. cor. Queen and McCaul Sts. 40-46 King St. W.

AGENCY:
 Agincourt
 Ameliasburg
 Bancroft
 Bogen
 Brockville
 Brunsell
 East Toronto

BRANCHES:
 Elmira
 Guelph
 Harrowsmith
 Maynooth
 Milton
 North Augusta
 Wellington

BRANCHES:
 Petrolia
 Picton
 Port Elgin
 Streetsville
 Sutton West
 Wellington

THE QUEBEC BANK

Founded 1818. Incorp'd 1858
 Head Office, Quebec
 Capital Authorized... \$3,000,000
 Capital Paid-up... \$1,500,000
 Reserve Fund... \$1,500,000

Board of Directors:
 John Braskey, Esq., President
 John T. Ross, Esq., Vice-President

Branches:
 W. A. Marsh
 Theobald Mines, Que.
 Black Lake, Que. (Sub-agy)
 Toronto, Ont.
 Trois Riviers, Que.
 Fombrois, Ont.
 Thorold, Ont.

Branches:
 W. S. Patterson
 St. George, Boston, Que.
 Victoriaville, Que.
 St. Henry, Que.
 Shawanigan Falls, P.Q.
 St. Roman, Que.
 Sauguisson Falls, Ont.
 Ville Marie, Que.

AGENTS—London, England, Bank of Scotland. New York, U.S.A., Agence Bank of British North America, Hanover National Bank, New York State National Bank Albany, N.Y. Boston, National Bank of the Republic. Paris, Credit Lyonnais.

The Home Bank of Canada.

Head Office and Toronto Branch, 8 King Street West.
 CITY BRANCHES: Church Street Branch, 5 Church St., Queen West Branch, 52 Queen St., W.
 ONTARIO BRANCHES: Alliston, St. Thomas, Walkerville.
 BRITISH COLUMBIA BRANCH: Fernie.
 Transacts a general banking business. Interest allowed on Savings Accounts from One Dollar upwards. Drafts issued on all principal points in Canada and United States. Sterling Exchange bought and sold.
 JAMES MASON, General Manager

THE STERLING BANK OF CANADA

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 BANK OF NEW BRUNSWICK.

Notice is hereby given that a dividend of three per cent. (3%), being at the rate of twelve per cent. (12%) per annum on the capital stock of this institution, has this day been declared for the quarter ending 31st December, and that the same will be payable at the Bank and its Branches on the
Second Day of January next
 The Transfer Books will be closed from the 20th to the 31st day of December both days inclusive.
 The Annual General Meeting of the Shareholders will be held at the Banking-house of the Institution on MONDAY, the 21st day of JANUARY next, the chair to be taken at noon.
 By order of the Board.
 R. B. KESSEN, General Manager.
 The Bank of New Brunswick,
 St. John, 21st November, 1906.

THE STANDARD BANK OF CANADA

Capital (authorized by Act of Parliament) \$5,000,000
 Capital Paid-up... \$1,200,460
 Reserve Fund... 1,308,460

DIRECTORS:
 W. F. COWAN, President
 FRANK WYLD, Vice-President
 W. F. ALLEN, W. R. JOHNSON
 W. FRANCIS, F. W. COWAN
 H. LANGLOIS

HEAD OFFICE, TORONTO, Ont.
 180 P. SCHOLFIELD, General Manager
 J. S. LOUDON, Assistant General Manager and Inspector
 C. A. DENISON, Accountant

AGENCIES IN ONTARIO

Alles Cras	Campbellford	Flesherton	Oroon	Toronto, Head Office,
Beaverton	Cannington	Forest	Ottawa	Wellington &
Blenheim	Castleton	Harriston	Parkhill	Jordan Street.
Bloomfield	Chatham	Kinross	Picton	Bay Street.
Bowmanville	Colborne	Landsey	Richmond	Temple Building
Bradford	Compton	Lacan	Stovville	Market, King &
Brantford	Deseronto	Markham	Wellington	West Market Sts.
Burlington	Durham	Maple	Woodville	Parade, Queen St. West

BANKS:
 MONTREAL—Molson Bank; Imperial Bank of Canada.
 NEW YORK—The Importers and Traders National Bank
 LONDON, ENGLAND—The National Bank of Scotland.

The Bank of Montreal

Established 1817. Incorporated by Act of Parliament.
 Capital (all paid-up) - \$14,400,000.00
 Rest - 10,000,000.00
 Undivided Profits - 922,418.31

HEAD OFFICE, MONTREAL

BOARD OF DIRECTORS:—Rt. Hon. Lord Strathcona and Mount Royal, C.M.G., Honorary President. Hon. Sir Geo. A. Drummond, K.C.M.G., Pres. E. S. Clouston, Esq., Vice-President. A. T. Paterson, Esq.; E. B. Greenhields, Esq.; Sir Wm. C. Macdonald; R. B. Angus, Esq.; James Ross, Esq.; R. G. Reid, Esq.; Hon. Robt. Mackay. E. S. Clouston, General Manager. A. Maculder, Chief Inspector and Superintendent of Branches. H. V. Meredith, Assistant General Manager and Manager at Montreal. C. Sweeny, Supt. Branches, British Columbia. W. E. Staver, Supt. Branches, Maritime Provinces. F. J. Hunter, Inspector, N.W. and B.C. Branches. W. A. Bog, Asst. Inspector, Montreal.

The Ontario Accident and Lloyds Plate Glass INSURANCE COMPANIES

ACCIDENTS AND DISEASE
 Issue Specially Attractive Policies, covering Accident, Accident and Sickness Combined, Employers, Elevator, General and Public Liability, Plate Glass.
 EASTMURE & LIGHTBURN, Gen. Agts. 61 to 63 Adelaide St. East, TORONTO

THE PEOPLES BUILDING & LOAN ASSOCIATION, LONDON, ONT.

Incorporated 1892 under the "Loan Corporations Act."
 Authorized Capital Stock - \$5,000,000
 Subscribed Capital Stock - 881,800
 Paid-up Capital Stock - 407,707
 Assets - 693,584
 Reserve Fund - 20,000

STOCK—Par value \$100 per Share. Present sale price \$105. Dividends 6 per cent. per annum, payable half-yearly. A limited amount of this Stock open for allotment.
 DEBENTURES issued in sums of \$100 and upwards, bearing interest at the rate of 4 1/2 per cent. per annum, payable half-yearly. Balance-sheet and application forms upon request.
 A. A. CAMPBELL, Managing Director.

SLOW PAY

And Bad Accounts are specialties with our collecting department. Don't write anything off until we see what we can do with it.
R. G. DUN & CO.
 TORONTO and Principal Cities of Dominion.