

Incorporated 1855
Head Office, Toronto, Can.
 Capital, \$4,000,000
 Reserve Fund, 4,500,000

THE BANK OF TORONTO

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

Robert Reford D. Coulson Hon. C. S. Hyman Robert Meighen
 William Stone John Macdonald A. E. Gooderham Nicholas Bawlf

DUNCAN COULSON, General Manager JOSEPH HENDERSON, Asst. Gen'l Manager

Ontario
 Toronto, (8 offices) Collingwood Millbrook Stayner Montreal
 Allandale Copper Cliff Newmarket Sudbury (4 offices)
 Barrie Orremore Oakville Thornbury Maisonneuve
 Berlin Dorchester Oil Springs Wallaceburg Gape
 Bradford Elmville Omnes Waterloo St. Lambert
 Brantford Galt Parry Sound Welland Manitoba
 Brantford Hastings Peterboro Port Hope Cartwright
 Brockville Havelock Preston Fort Hope Pilot Mound
 Burlington Keene St. Catharines Langenburg Portage la Prairie
 Cardinal London London East Sarnia Wolsley Rosburn
 Cobourg Coldwater London North Shelburne Yorkton Swan River
 Coldwater 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

Established 1874

CAPITAL (Authorized) - - - \$5,000,000
 CAPITAL (Paid up) - - - 3,000,000
 Rest and Undivided Profits - 3,405,991

Head Office - OTTAWA, Ont.

Agents in every Banking Town in Canada, and correspondents through out the world.
 This Bank transacts every description of Banking Business.

GEO. BURN, General Manager

The Bank of New Brunswick

HEAD OFFICE: ST. JOHN, N.B.

Capital (paid up) - - - \$750,000.
 Rest and Undivided Profits over \$1,340,000.

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.

DIRECTORS:

Rt. Hon. Viscount Templetown, Hon. President.
 Col. James Munro, President.
 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. Henry Higgins.

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

BRANCHES:

Allenford, Burgessville, Haileybury, Milton, Stouffville,
 Arkona, Camden East, Kerwood, Norval, Trenton,
 Athens, Cheltenham, Kinmount, Philpsville, Williamstown,
 Belleville, Dashwood, Lakeside, Pontypool, Zephyr,
 Bethany, Embro, Lindsay, Sharbot Lake,
 Brucefield, Fingal, Millbank.

Sub-Branches:

Dunsford, Gormley, Janetville, Nestleton, Newton,

CORRESPONDENTS:

London and Westminster 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 twice a year.

THE METROPOLITAN BANK

CAPITAL PAID UP \$1,000,000.00
 RESERVE FUND AND UNDIVIDED PROFITS \$1,277,404.49

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

Head Office
 TORONTO, CANADA

Every department of Banking
 conducted Accounts of in-
 dividuals, firms and corporations
 solicited.

Letters of Credit issued, avail-
 able everywhere Drafts bought
 and sold. Collections promptly
 executed.

THE NATIONAL BANK OF SCOTLAND, LIMITED

Incorporated by Royal Charter and Act of Parliament. ESTABLISHED 1825

Capital Subscribed £5,000,000 \$25,000,000
 Paid up £1,000,000 \$ 5,000,000
 Uncalled £4,000,000 \$20,000,000
 Reserve Fund £900,000 \$ 4,500,000

Head Office - - - - - EDINBURGH

THOMAS HECTOR SMITH, General Manager. GEORGE H. HART, Secretary

London Office—37 Nicholas Lane, Lombard Street, E.C.

J. S. COCHURN, Manager. J. FERGUSON, Assistant Manager.

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

The Standard Bank of Canada

DIVIDEND No. 76.

NOTICE is hereby given that a Dividend of THREE PER CENT. for the
 current quarter ending the 30th October, 1909, being at the rate of TWELVE
 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 Head Office of the
 Bank and its Branches on and after

Monday, the 1st November next.

to shareholders of record of 30th October, 1909.

By order of the Board.

GEO. P. SCHOLFIELD,
 General Manager.

Toronto, 28th September, 1909.

The London City & Midland Bank, Limited

ESTABLISHED 1836

Paid-up Capital \$18,995,500
 Reserve Fund \$17,095,950

HEAD OFFICE: THREADNEEDLE ST., LONDON, ENGLAND

THE STERLING BANK

OF CANADA

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

A SAVINGS BANK DEPARTMENT in connec-
 tion with each Office of the Bank.

F. W. BROUGHALL, General Manager.

United Empire Bank of Canada, Toronto

ACCOUNTS

It is the aim of this Bank to provide not only
 a safe and profitable depository for money, but a
 place where its depositors may feel that anything
 the management can do for them will be con-
 sidered a pleasure.

THE ST. STEPHEN'S BANK

Incorporated 1836

Capital \$200,000 Reserve \$55,000
 Frank Todd, President J. T. Whitlock, Cashier

ST STEPHEN N.B.

AGENTS—London, Messrs. Glyn, Mills, Currie & Co. New York, The
 Royal Bank of Canada. Boston, National Shawmut Bank. Montreal, Bank of
 Montreal. St. John, N.B., Bank of Montreal.—Drafts issued on any branch
 of the Bank of Montreal.

READ THE

Monetary Times

\$3.00 Per Year