The Canadian Bank of Commerce

Paid-up Capital, - \$10,000,000 Rest, - - - 6.000,000

HEAD OFFICE: TORONTO.

BOARD OF DIRECTORS:

B. E. Walker, Esq., President.

Robt. Kilgour, Esq., Vice-President.

Hon. Geo. A. Cox
Matthew Leggat, Esq.
James Crathern, Esq.
John Hoskin, K.C., LL.D.
J. W. Flavelle, Esq.
A. Kingman, Esq.
Hon. Lyman M. Jones
Frederic Nicholls, Esq.
H. D. Warren, Esq.
Hon. W. C. Edwards
Z. A. Lash, Esq., K.C.
E. R. Wood, Esq.

ALEXANDER LAIRD, General Manager.

A. H. IRELAND, Superintendent of Branches.

Branches in every Province of Canada and in the United States and England. MONTREAL OFFICE: H. B. Walker, Manager.

LONDON, ENG., OFFICE: 2 Lombard Street, E.C. S. CAMERON ALEXANDER. Managers.
H. V. F. JONES Managers.
NEW YORK AGENCY: 16 Exchange Place.

Wm. Gray and C. D. Mackintosh, Agents.

This Bank transacts every description of Banking Business, including the issue of Letters of Credit and Drafts on Foreign Countries, and will negotiate or receive for collection bills on any place where there is a bank or banker.

The Metropolitan Bank.

CAPITAL PAID-UP \$1,000,000 RESERVE FUND and UNDIVIDED PROFITS 1,277,404

HEAD OFFICE, TORONTO. General Manager, W D. Ross

BOARD OF DIRECTORS:

S. J. Moore, Esq. President D. E. Thomson, Esq., K.C. Vice-Pres. Sir W. Mortimer Clark, K.C..Director Thomas Bradshaw, Esq. Director John Firstbrook, Esq. Director James Ryrie, Esq........Director

Accounts of Corporation Firms and In-Individuals solicited.

UNITED EMPIRE BANK of Canada.

Head Office, Cor. YONGE and Toronto.

Conservative investors will find a safe paying proposition in this New Canadian Bank Stock (issued at par). Allotments will be made to early applicants.

George P. Reid, General Manager.

The Farmers Bank of Canada.

Member of The Canadian Bankers' Association and The Toronto Clearing House.

AUTHORIZED CAPITAL......\$1,000,000

HEAD OFFICE, TORONTO, ONT.

F Branches and Agencies throughout the Farming Districts of Ontario.

W. R. TRAVERS, General Manager.

Advertise in

THE JOURNAL OF COMMERCE. THE CHARTERED BANKS.

Union Bank of Canada

Established 1865.

HEAD OFFICE, QUEBEC. Capital laid-up \$3,200,000 Rest..... 1,800,000

BOARD OF DIRECTORS. BOARD OF DIRECTORS.

HON. JOHN SHARPLES, M.L.C., President.

WM. PRICE, Esq., Vice-President.

Wm. Shaw, Esq.,
John Galt, Esq.,
E. L. Drewry, Esq.,
F. E. Kenaston, Esq.,
G. H. Balfour Geo. H. Thomson, Esq.
G. H. Balfour General Manager.

J. G. Billett Grownitee Toyonto Branch.

Advisory Committee, Toronto Branch. Geo. H. Hees, Esq. Thomas Kinnear, Esq. BRANCHES AND AGENCIES:

BRANCHES AND AGENCIES:
QUEBEC—Dalhousie Station, Montr.al. Quebec.
Quebec Branch, St. Louis Street. St. Polycarpe.
ONTARIO—Alexandria, Barrie, Carleton Place,
Cookstown,Cryster,Engiehart,Erm, Fenwick, Fort
William, Haileybury, Hastings, Hillsburg, Jasper,
Kemptville, Kinburn, Aingsville, Leamington,
Manotick, Melbourne, Merrickville, Metcalfe,
Mount Brydges, Newboro, New Liskeard, North
Gower, Norwood, Osgoode Station, Ottawa,
Ottawa Market Branch, Pakenham, Plantagenet,
Portland, Roseneath, Shelburne, Smith's Falls,
Smithville, Stittsville, Sydenham, Thornton,
Toronto, Warkworth, Wheatley, Wiarton, Winchester.

chester.

MANITOBA.—Baldur, Birtle, Boissevuin, Brandon, Carberry, Carman, Crystal City, Cypress River, Dauphin, Deloraine, Glenboro, Hamiota, Hartney, Holland, Killarney, Manitou, Melita, Minnedosa, Minto, Morden, Neepawa, Ninga, Rapid City, Roblin, Russell, Shoal Lake, Souris, Strathclair, Virden, Waskada, Wawanesa, Wellwood, Winnipeg, Winnipeg North End Branch, Winnipeg, Sargent Ave. Br.; Winnipeg, Logan Ave. Br.

Branch, Winnipeg, Sargent Ave. Br.; Winnipeg, Logan Ave. Br.

SASKATC'WAN.—Arcola, Asquith, Carlyle, Craik, Cupar, Esterhazy, Fillmore, Humboldt, Indian Hd., Lanigan, Lemberg, Lumsden, Maple Creek Milestone, Mouse Jaw, Moosomin. Outlook, Oxbow, Pense, Perdue. Qu'Appelle, Regina, Rocanville, Saskatoon, Saskatoon West End Branch, Scott, Sintaluta, Strassburg, Swiit current, Theodore Wapella, Weyburn, Wilkie, Windthorst, Wolseley, Yorkton, Zealandia.

Bowden, Can-sholm, Coch-cort Sas-Woiseiey, Yorkton, Zeananda.

ALBERTA.—Airdrie, Blairmore, Bowden, Calgary, Cardston, Carstairs, Claresholm, Cochrane, Cowley, Didsbury, Edmonton, Fort Saskatchewan, Frank, High River, Inmistail, Lacombe, Langdon, Lethbridge, MacLeod, Medicine Hat, Oko; Oks, Pincher Creek, Strathmore. BRITISH COLUMBIA-Prince Rupert, Vancouver

Prince Rupert—A branch has been opened here not the bank is prepared to accept business for this point.

Agents and Correspondents at all important Centres in Creat Britain and the United States.

Established 1873.

THE STANDARD BANK OF CANADA. Dividend No. 73.

NOTICE is hereby given that a Dividend of THREE per cent for the current quarter ending 31st January, 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 Day of February Next. The Transfer Books will be closed from the 20th to the 30th of January, 1909, both days inclusive.

The ANNUAL GENERAL MEETING will be held at the Head Office of the Bank in Toronto on Wednesday, 17th February, 1909. The chair will be taken at twelve o'clock noon.

By order of the Board,

GEO. P. SCHOLFIELD,

General Manager.

Toronto, 22nd December, 1908.

The Dominion Savings and Investment Society,

MASONIC TEMPLE BLDG., London, Can. Interest at 4 per cent payable half-yearly on Debentures.

r. H. PURDOM, K.C., President. NATHANIEL MILLS, Manager. THE CHARTERED BANKS.

The Bank of Ottawa

 Capital Authorized \$5,000,000

 Capital Paid-up 3,000,000
 Rest and Undivided Profits .. 3,405,991

BOARD OF DIRECTORS.

DAVID MACLAREN, President, Hon. GEORGE BRYSON, Vice-President, H. N. Bate, H. K. Egan, J. B. Fraser, Denis Murphy, George H. Perley, M.P.

E. C. Whitney, George Hay.

George Burn, General Manager.

D. M. Finnie, Asst. Gen. Manager. Inspectors: C. G. Pennock; W. Duthie. SIXTY-SIX OFFICES IN THE DOMINION OF CANADA.

Correspondents in every banking town in Canada, and throughout the world. This Bank gives prompt attention to

all banking business entrusted to it. Correspondence Invited.

Traders Bank of Can.

CAPITAL AUTHORIZED \$5,000,000 CAPITAL PAID-UP \$4,350,000

BOARD OF DIRECTORS:

C. D. Warren, Esq......President. Hon. J. R. Stratton....Yice-President.

Kloepfer, Esq., Guelph; W. J. Sheppard, Esq., Waubaushene; C. S. Wilcox, Esq., Hamilton; E. F. B. Johnston, Esq., K.C., Toronto; H. S. Strathy, Esq., Toronto.

HEAD OFFICE, TORONTO.

ONTARIO: Arthur,
Aylmer,
Ayton,
Beeton,
Blind River,
Bridgeburg,
Brownsville,
Burlington,
Cargill Burington, Cargill, Clifford, Collingwood, Drayton, Durham, East Toronto, Elmira, Elore lora, mbro, ergus, ort William, Fergus,
Fort William,
Glencoe,
Grand Valley,
Guelph,
Hamilton,
Hamilton,
Harriston,
Hepworth,
Ingersoll,

Kenora, Kincardine, Lakefield, Leamington, Lion's Head, Massey, Mount Forest, Newcastle, North Bay, Norwich, Orillia, Orillia, Ottawa, Otterville, Owen Sound, Paisley, Ont. Port Hope,

Strathroy, Sturgeon Falls Sudbury, Tayistock, Thamesford Toronto,— Avenue Road King & Spadina Queen and Broadview Yonge & Ile Tottenham, Twecd Waterdown, Webbwcod, Windsor, Winona, Woodstock, Port Hope, Wendwood, Windsor, Righey, Woodstock, Rockwood, Rodney, St. Catharines, St. Mary's, Sault Ste. Marie Sarnia, Schomberg, ALBERTA: ALBERTA: Calgary Edmonton Stettler Springfield, Stoney Creek, Stratford,

The Dominion Bank

HEAD OFFICE, TORONTO, CANADA.

Capital Paid-up, - -\$3,980,000 5,300,000 - 37,000,000 Reserves
Deposits by the Public - 51,000,000 Total Assets,

DIRECTORS:

E. B. OSLER, M.P. President WILMOT D. MATTHEWS .. Vice-Pres.

A. W. AUSTIN, R. J. CHRISTIE, W. R. BROCK, JAS. CARRUTHERS. JAMES J. FOY, K.C., M.L.A.

A. M. NANTON, J. C. EATON. C. A. BOGERT General Manager.

E. A. BEGG, Chief Inspector.

Branches and Agencies throughout Canada and united States.

Collections made and Remitted for promptly.

Drafts bought and sold.
Commerciai and Travellers' Letters of Credit issued, available in all parts of the World.
GENERAL BANKING BUSINESS TRAVELED. MONTREAL BRANCH:-162 St. James St.:

J. H. Horsey, Manager.