

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 D. Coulson

William Stone John Macdonald

DUNCAN COULSON, General Manager

**THE BANK  
OF TORONTO****BRANCHES**

<b>Ontario</b>	<b>Quebec</b>
Toronto, (8 offices)	Montreal (4 offices)
Allandale	Maisonneuve
Aurora	Gaspé
Barrie	St. Lambert
Berlin	<b>Manitoba</b>
Bradford	Cartwright
Brantford	Pilot Mound
Brookville	Portage la Prairie
Barford	Rosburn
Cardinal	Swan River
Colborne	Winnipeg
Colborne	

**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,

GEO. BURN,

General Manager.

Ottawa, Ont., October 26th, 1908.

**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.**DIRECTORS,**

Rt. Hon. Viscount Templeton, Hon. President.

Col. James Munro, President.

Robert Noble, Allen Eaton, W. G. Sinclair, Burdge Gunby,  
A. Groves.**LONDON COMMITTEE,**Rt. Hon. Viscount Templeton,  
Sir Chas. Euan Smith, K.C.B. C.S.I. and C. Henry Higgins.

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

**BRANCHES,**

Arkona,	Camden East,	Kinmount,	Philpitsville,	Trenton,
Athens,	Cheltenham,	Lakeside,	Pontypool,	Williamstown
Belleville,	Dashwood,	Lindsay,	Sharbot Lake,	Zephyr.
Bethany,	Embro,	Millbank,	Southampton,	
Burfield,	Fingal,	Milton,	Spring Brook,	
Burgessville,	Kerwood,	Norval,	Stouffville,	

**Sub-Branches:**

Arden	Brown Hill,	Janetville,	Nestleton	Verona.
Allenford,	Dunsford,	Mountain Grove,	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 four times a year.

**THE METROPOLITAN BANK**

CAPITAL PAID UP - - - \$1,000,000.00  
RESERVE FUND AND UNDIVIDED PROFITS - \$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**

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 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 Acceptances of Customers residing in the Colonies domiciled in London, retired on terms which will be furnished on application

**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 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., President  
REUBEN S. HAMLIN, Esq., Vice-President

W. F. Cowan, Esq. Thomas Paterson, Esq. J. A. Gibson, Esq.  
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, Pefferlaw, Plattville, Shakespere, Sunderland, St. Clements, Sunderland, Tavistock, Tillsonburg, Tiverton, Victoria Harbor, Wellesley, Whitby.  
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.

**WESTERN 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,

Vice-President

W. B. MEIKLE,

General Manager

C. G. FOSTER,

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 investment 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

The Hall Company, Limited, of Saskatchewan, has increased its capital from \$100,000 to \$250,000.

A special general meeting of the Central Ontario Railway will be held at the head office, Trenton, Ont., on December 7th, at which meeting the directors will apply for authority to issue bonds to the amount of £250,000 sterling, or such other amount as may be authorized to retire the outstanding bond issue, and for other purposes of the railway.