

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 \$1,000,000.00
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 BANK OF OTTAWA.

Capital Authorized, \$3,000,000.00. Capital (paid up), \$3,000,000.00.
Rest and undivided profits, \$3,327,832.48.
BOARD OF DIRECTORS
GEORGE HAY, President. DAVID MACLAREN, Vice President.
H. N. Bate. Hon. George Bryson. H. K. Egan.
J. B. Fraser. Edwin C. Whitney. Denis Murphy.
George H. Perley, M.P.
George Burn, General Manager. D. M. Finnie Asst. Gen. Mgr.
Inspectors.—C. G. Pennock, W. Duthie.
Fifty-Eight 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

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

HEAD OFFICE: ST. JOHN, N.B.
Capital \$709,000.
Rest and Undivided Profits over \$1,240,000.
Branches in New Brunswick Nova Scotia and Prince Edward Island.
R. B. KESSEN
General Manager.

THE NATIONAL BANK OF SCOTLAND, LIMITED

Incorporated by Royal Charter and Act of Parliament. ESTABLISHED 1825
Capital Subscribed £25,000,000 \$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 STANDARD BANK OF CANADA

ESTABLISHED 1873
HEAD OFFICE, - TORONTO, Ont.
GEO. P. SCHOLFIELD, General Manager. J. S. LOUDON, Assistant General Manager
BRANCHES:
Alma Craig Campbellford Durham Orono
Beaverton Cannington Forest Ottawa
Blenheim Cambray Forest Perth
Bloomfield Castleton Grafton Picton
Belleville Chatham Harriston Priceville
Bond Head Cobourg Kingston Richmond Hill
Bowmanville Colborne Lindsay Strathroy, Ont.
Bradford Comstock Leam Wellington
Brantford Cobalt Markham Woodville
Brighton Deseronto Maple
Brussels
BANKERS
MONTREAL—Molson Bank; Imperial Bank of Canada.
NEW YORK—The Importers and Traders National Bank
LONDON, ENGLAND—The National Bank of Scotland.

THE FARMERS BANK OF CANADA

Notice is hereby given that the Annual General Meeting of the Shareholders of the Bank for the election of Directors and for other business will be held at the Banking House, in Toronto, on Wednesday, the 19th day of February next. The chair will be taken at two o'clock in the afternoon.

By order of the Board
W. R. TRAVERS
General Manager.

Toronto, January 8th, 1908.

MILK BULLETIN FOR 1907.

Milk is so important an article of diet that its purity and cleanliness are matters in which everyone is intimately concerned. The laboratory of the Inland Revenue Department at Ottawa last year examined 343 samples of milk. They represented all the inspectorial districts of Canada except Manitoba. The samples are classed as genuine, skimmed, watered, and doubtful. The average percentage of samples placed in the first-named category was 82, which is distinctly higher than at any previous inspection. Toronto and British Columbia stand out prominently as districts where the milk supply is of very low quality. The percentage of genuine samples in each case was 43 and 53, respectively. Mr. McGill, the chief analyst, considers it impracticable that milk standards could be enforced by legal enactment over the whole of Canada, but he thinks it quite possible for towns and cities to fix local standards for their own supplies. Ten cities have already done so. Toronto is included among these, the standard adopted being 3 per cent. butter fat and 12 per cent. total solids. The percentage of fat is low; 3.5 per cent. fat and 12 per cent. total solids has been suggested as a reasonable standard.