THE CHARTERED BANKS.

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., C.V.O., LL.D., President Robt. Kilgour, Esq., Vice-President

Hon. Geo. A. Cox
Matthcw Leggat, Esq.
James Crathern, Esq.
John Hoskin, Esq., K.C.,
LL.D.
J.W. Flavelle, Esq., LL.D.
A. Kingman, 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.. 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, Travellers' Cheques and Drafts on Foreign Coun-tries, and will negotiate or receive for collection bills on any place where there is a bank or banker.

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.

Branches and Agencies throughout the Farming Districts of Ontario.

W. R. TRAVERS, General Manager.

-THE-

Standard Loan Co.

We offer for sale debentures bearing interest at FIVE per cent per annum, payable half-yearly. These debentures offer an absolutely safe and profitable investment, as the purchasers have for security the entire assets of the Company,

Capital & Surplus Assets \$1,340,000.00 Total Assets..... 2,500,000.00

President: ALEXANDER SUTHERLAND. Vice-Pres. & Man. Director: W. S. DINNICK.

Directors .

Right Hon. LORD STRATHCONA and MOUNT ROYAL, G.C.M.G J. A. Kammerer. David Ratz. R. H. Greene. Hugh S. Brennan, J. M. Roberts. A. J. Williams.

HEAD OFFICE. Cor. Adelaide & Victoria Sts. Toronto

Advertise in

THE JOURNAL OF

THE CHARTERED BANKS.

UNION BANK OF CANADA.

Dividend No. 90.

NOTICE is hereby given that a Dividend at the rate Seven per cent per annum has been declared on the Paid-up Capital Stock of this Institution for the Current Quarter, and that the same will be payable at the Bank and its Branches, on and after Wednesday, the First Day of September next, to the Shareholders of record at the close of business on August 14th, 1909.

By order of the Board.

G. H. BALFOUR, General Manager.

Quebec, July 24th 1909.

The Standard Bank of Canada

ESTABLISHED 1873. Capital Authorized by Act of Parliament. \$2,000,000

 Capital Paid-up
 1,559,700

 Reserve Fund
 1,759,700

HEAD OFFICE, TORONTO.

DIRECTORS:

W. F. COWAN, Pres. FRED. WYLD, Vice-Pres.
W. F. Allen, Fred. W. Cowan,
W. R. Johnston, W. Francis, H. Langlois.

50 Branches throughout Ontario.

Toronto: Head Office, Wellington & Jordan Sts.; Bay St., Temple Building; Yonge St. (cor. Yonge and Charles Sts.), Market, King and West Market Sts.; Parkdale, Queen St., West.

BANKERS:

New York — Importers and Traders National Bank.

Montreal—Molsons Bank, and Imperial Bank.

London, England—National Bank of Scotland. G. P. SCHOLFIELD, General Manager.

J. S. LOUDON, Assistant General Manager.

The Dominion Savings and Investment Society,

Masonic Temple Bldg., LONDON, Can.

Interest at 4 per cent payable halfyearly on Debentures.

COMMERCE. T. H. PURDOM. President. NATHANIEL MILLS, Manager.

THE CHARTERED BANKS

THE BANK OF OTTAWA.

Dividend No. 72.

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 monthhs, and that the same will be payable at the Bank and its Branches on and after Wednesday, the first day of September, 1909, to shareholders of record at the close of business on 17th August next.

By Order of the Board,

GEO. BURN, General Manager.

Ottawa, Ont., July 19th, 1909.

Traders Bank of Can.

CAPITAL AUTHORIZED \$5,000,000 CAPITAL PAID-UP \$4,350,000 REST \$2,000,000

BOARD OF DIRECTORS:

BOARD OF DIRECTORS:

C. D. Warren, Esq. President.
Hon. J. R. Stratton ... Vice-President.
C. Kloepfer, Esq., Guelph; W. J. Sheppard,
Esq., Waubaushene; C. S. Wilcox, Esq.,
Hamilton; E. F. B. Johnston, Esq., K.C.,
Toronto; H. S. Strathw, Esq., Toronto;
HEAD OFFICE, TORONTO.
STUART STRATHY General Manager
N. T. HILLARY Asst. Gen. Manager
N. T. HILLARY Secretary
P. SHERRIS Inspector
J. L. WILLIS Director's Auditor
NTARIO: Kincardine ... Sudbury.

ONTARIO: ONTARIO: Arthur, Aylmer, Aylmer, Ayton, Beeton, Blind River, Bridgeburg, Brownsville, Bruce Mines Burlington, Cargill, Clifford, Collingwood, Collingwood, Drayton, Dryden Durham, Dutton, Elmira, Elora, Embro, Embrun Fergus, Fort William, Glencoe, Grand Valley, Guelph, Hamilton, Hamilton, East. Harriston, Ingersoll, Kenora,

Lakefield,
Lakefield,
Leamington,
Lion's Head,
Lynden
Massey,
Mount Forest,
Newcastle,
North Bay,
Norwich,
Orillia,
Ottawa,
Otterville, Otterville, Owen Sound, Paisley, Ont. Port Hope, Prescott, Ridgetown, Ripley, Rockwood, Rodney.

rector's Auditor
Sudbury,
Tevistock,
Thamesford
Tilsonburg,
Toronto,—
Avenue Road
Gerrard & Main
Sts and Danforth Ave.
King & Spadina
Queen and Queen and
Broadview
Yonge & Bloor Twecd Vars Waterdown Webbwood Windsor, Winona, Woodstock Rodney, Woodstock, St. Catharines, MANITOBA:
St. Mary's, Winnipeg.
Sauit Ste. Mari's SASKATCHEWA
Sarnia, Regina Sarnia, Serina Schomberg, Serina Saskatoon Springfield, Alberta: Stoney Creek, Calgary Stratford, Castor Strathroy, Edmonton Sturgeon Falls Stettler

The Dominion Bank

HEAD OFFICE, TORONTO, CANADA.

Capital Paid-up, -- \$3.980,000
Reserve Fund & Undivided Profits 5,280,000
Deposits by the Public - 38,600,000
Total Assets. -- 50,800,000 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 a 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 TRANSACTED MONTREAL BRANCH:-162 St. James St.:

J H. Horsey, Manager.