The Bank of Toronto.

Dividend No. 110.

NOTICE is hereby given that a DIVIDEND OF TWO AND ONE-HALF PER CENT. for the current quarter, being at the rate of TEN PER CENT. PER ANNUM, upon the Paid-up Capital Stock of the Bank, has this day been declared, and that the same will be payable at the Bank and its Branches on and after

The 1st day of March next.

to Shareholders of record at the close of business on the 15th day of February next.

THE TRANSFER BOOKS will be closed from the 16th to the 25th days of February next, both days inclusive.

By order of the Board,

The Bank of Toronto, Toronto, January 20th, 1909.

D. COULSON. General Manager.

BANK OF OTTAWA THE

Dividend No. 70.

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 Monday, the first day of March, 1909, to Shareholders of record at the close of business on 12th February next.

By Order of the Board,

Ottawa, Ont., January 25th, 1909.

GEO. BURN,

General Manager.

The Bank of New Brunswick

HEAD OFFICE: ST. JOHN, N.B.

Capital (paid up) -

Rest and Undivided Profits over \$1,300,000.

Branches In New Brunswick Nova Scotla and Prince Edward Island.

R. B. KESSEN

General Manager.

Burdge Gunby,

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. n Eaton, W. G. Sinclair, Burdge Gur

Allen Eaton,

A. Groves.

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.

Arkona, Athens Belleville, Bethany, Brucefield Burgessville,

Camden East, Cheltenham, Dashwood Embro, Fingal, Kerwood,

t, Kinmount,
Lakeside,
Lindsay,
Millbank,
Milton,
Norval,
Lakeside,
Sharbot Lake,
Southampton,
Spring Brook,
Stouffville,

Trenton, Williamstown Zephyr,

Brown Hill,
Dunsford,

Sub-Branches;

Janetville,
Mountain Grove,
Newton,

Arden Allenford,

Verona.

Allenford, Mountain Grove, Newton,

CORRESPONDENTS;

London and Westminster Bank Limited, London, England. The Merchants
National Bank, New York U.S.A., The Corn Fxchange 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 RESERVE FUND AND UNDIVIDED PROFITS

\$1,000,000.00 \$1.277,404.49

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

Head Cffice

Every department of Banking conducted Accounts of individuals, 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.

Capital Subscribed £5,000,000 \$25,000,000 Paid up£1,000,000 Uncalled£4,000,000

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

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 . \$55,000
Paid-up Capital . \$55,000
Rest Account . \$30,000

Board of Directors
JOHN COWAN, Esq., Presiden
REUBEN S. HAMLIN, Esq.,
Gibson, Esq.

W. F. Cowan, Esq. Thomas Paterson, Esq. J. A. Gibson, Esq. W. F. Allen, Esq. Robert McIntosh M.D. Franches—Bright, Brookline, Caledonia, Publin, Elmvale, Hickson, Innerkip, Little Britain, Midland, New Hamburg, Paisley, Penetanguishene, Port Perry, Pickering, Pefferlaw, Plateville, Shakespeare, Sunderland, St. Clements, Sunderland, Tavistock, Tillsonburg, Tirerton, 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.

HOME BANK OF CANADA

QUARTERLY DIVIDEND

Notice is hereby given that a dividend at the rate of Six Per Cent per annum upon the paid-up Capital Stock of this Bank has been declared for the three months ending the 28th of February, 1909, and the same will be payable at its Head Office and Branches on and after Monday, the 1st day of March next. The transfer books will be closed from the 14th to the 28th of February, both days inclusive.

By order of the Board,

JAMES MASON, General Manager.

Toronto, Jan. 23, 1909.

Head Office: 8 King St. West, Toronto

United Empire Bank of Ganada, Toronto

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 considered a pleasure.

A Canadian Record

During the month of January, 1909, Municipal Bond Issues were advertised in the Monetary Times representing an aggregate value of

\$2,834,511.62