

The Chartered Banks.

**The Canadian Bank of Commerce**

Paid-up Capital, - \$1,000,000  
 Rest, - - - - - 9,000,000

HEAD OFFICE: TORONTO

BOARD OF DIRECTORS:

Sir Edmund Walker, C.V.O., LL.D., D.C.L., President  
 E. A. Lamb, Esq., K.C., LL.D., Vice-President  
 Hon. Geo. A. Cox, Esq., E. R. Wood, Esq.  
 John Mackin, Esq., K.C., LL.D., Sir John M. Gibson, LL.D., K.C.M.G., K.C., LL.D.  
 J. W. Flavell, Esq., LL.D., Wm. McMaster, Esq.  
 A. Kingman, Esq., Robert Sturt, Esq.  
 Sir Lyman J. Fox, G. F. Galt, Esq.  
 Hon. W. C. Edwards, Alexander Laird, Esq.

ALEXANDER LAIRD, General Manager  
 JOHN LAIRD, Assistant General Manager

Branches in every Province of Canada, United States, England and Mexico.

MONTREAL OFFICE: H. B. Wilker, Manager.  
 LONDON, Eng., OFFICE: 1 Lombard St., E.O.  
 H. V. F. Jones, Manager

NEW YORK AGENCY: 16 Exchange Place.  
 Wm. Grayard H. P. Schnell, Agents  
 MEXICO CITY BRANCH: Avenida San Francisco No. 10, J. P. Bell, Manager.

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

**THE Bank of Toronto**

Incorporated 1855.

Head Office: TORONTO, CANADA.

Capital.....\$4,600,000  
 Rest.....5,600,000

Directors:

DUNCAN COULSON, President  
 W. G. GOODERHAM, Vice-President  
 JOSEPH HENDERSON, 2nd Vice-Pres.

Wm. H. Beatty, John Macdonald  
 Robert Reford, Lt. Col. A. E. Gooderham  
 Hon. C. S. Hyman, Nicholas Bawlf  
 William Stone, Lt. Col. Frank S. Melgren

THOMAS F. HOW, General Manager  
 T. A. BIRD, Inspector

BRANCHES:

ONTARIO	Omemee	N. Westminister
Toronto 10 offices	Parry Sound	Aldergrove
Allandale	Penetanguishene	Meritt
Barrie	Peterboro	MANITOBA
Berlin	Port Hope	Winnipeg
Bradford	Preston	Beauport
Brantford	St. Catharines	Castwright
Brookville	Sarnia	Pilot Mound
Bufford	Shelburne	Portage la Prairie
Cardinal	Stary	Rosburn
Colling	Sudbury	Swan River
Colborne	Thorahury	Transcona
Coldwater	Wallaceburg	SASKATWAN
Collingwood	Waterloo	Bredenbury
Copper Cliff	Welland	Chutebridge
Creemore	Wyoming	Colonsay
Dorchester	QUEBEC	Elsow
Elmhurst	Montreal, 6 offices	Glenavon
Elmvale	Maisonneuve	Kennedy
Gait	Gaspé	Kipling
Gananoque	St. Lambert	Langenburg
Hastings	ALBERTA	Montmartre
Havelock	Calgary	Pelly
Keene	Conradion	Preceville
Kingston	Lethbridge	Stringside
London (10 offices)	Mirror	Steen
Lynnhurst	B. COLUMBIA	Stammerberry
Millbrook	Vancouver, 2 offices	Vibauk
Milton		Walseley
Newmarket		Yornton
Oakville		
Ottawa		
Oil Springs		

BANKERS:

London, Eng.—The London City and Midland Bank, Ltd.  
 New York.—Nat'l Bank of Commerce.  
 Chicago.—First National Bank.

The Chartered Banks.

**Union Bank of Canada**

Paid-up Capital.....\$4,762,000  
 Rest & Undivided Profits \$3,591,000  
 Total Assets (over).... 57,000,000

LONDON, ENGLAND, OFFICE:  
 51, THREADNEEDLE ST., E.C.

A Branch of this Bank has been established in London, England, at No. 51, Threadneedle Street, E.C., where Letters of Credit and Drafts payable at all important points in Canada and the United States, can be purchased, and Money Transfers arranged.

A Visitors' Room is provided for the convenience of clients of the Bank when in London, to which their mail may be addressed.

Correspondence solicited.

London Branch:—

F. W. ASHE, Manager.  
 G. M. C. HARTSMITH, Asst. Man.

The Chartered Banks.

**The Bank of Ottawa**

ESTABLISHED 1874.

Your business with the

**MINING DISTRICTS of NORTHERN ONTARIO**

Can be handled to your advantage by this Bank.

Branches at:

Porcupine, Cobalt, Haileybury.

**Traders Bank of Canada**

PAID-UP CAPITAL.....\$4,354,500  
 ASSETS OVER.....52,000,000  
 REST ACCOUNT.....2,500,000  
 DEPOSITS.....39,977,000

BOARD OF DIRECTORS:

C. D. Warren, Esq., President.  
 Hon. J. R. Stratton, Vice-President.  
 S. Kloepler, Esq., Guelph; W. J. Sheppard, Esq., Waubashene; C. S. Wilcox, Esq., Hamilton; E. F. B. Johnston, Esq., K.C., Toronto; H. S. Strathy, Esq., Toronto.

HEAD OFFICE, TORONTO.

STUART STRATHY, General Manager  
 N. T. HILLARY, Asst. Gen. Manager  
 J. A. M. ALLEY, Secretary  
 P. SHERRAS, Inspector  
 J. L. WILLES, Auditor to the Board

ONTARIO:	Mount Forest,	Tweed,
Alma,	Newcastle,	Vars,
Appin,	North Bay,	Wardville,
Arthur,	Norwich,	Warsaw,
Aylmer,	Ottawa,	Waterdown,
Ayon,	Ottawa,	Widdowood,
Ayton,	Ottawa,	W. Pt. William
Beton,	Owen Sound,	Windsor,
Blind River,	Paisley, Ont.	Winona,
Bridgeburg,	Porcupine,	Woodstock,
Brownville,	Port Hope,	Wroxeter,
Bruce Mines,	Prescott,	
Burgessville,	Putman,	ALBERTA:
Burlington,	Ridgetown,	Beiseker,
Cargill,	Ripley,	Calgary,
Chapleau,	Rockwood,	Canrose,
Clifford,	Rodney,	Cator,
Collingwood,	St. Catharines,	Didsbury,
Dryton,	St. Mary's,	Dunsmuir,
Dryden,	Sarnia,	Edmonton,
Durham,	Sault Ste. Marie,	Edkine,
Dutton,	Schomberg,	Gladby,
Elmira,	Spencerville,	Gleichen,
Elora,	Springfield,	Halden,
Embro,	Steeleton,	Halden,
Embrun,	Stoney Creek,	Midland
Fergus,	Stratford,	MISSISSAUGA
Fort William,	Strathroy,	Red Willow,
Glencoe,	Sturgeon Falls,	Sub-Agency,
Grand Valley,	Sudbury,	Stettin,
Guelph,	Tavistock,	
Halleybury,	Thamesford,	SASKATWAN
Hamilton,	Tilsonburg,	Forget,
Hamilton East,	Toronto Branch	Regina,
Hamilton, Mkt.	Avenue Road,	Roseburg,
Harrison,	Danforth Ave.	Saskatoon,
Ingersoll,	Gerrard & Jones	Zelandia,
Kenora,	Gerrard & Main	
Kincardine,	King's Spadina	MANITOBA:
Lakeland,	Queen and	Winnipeg.
Lakeland,	Broadview,	
Leamington,	Yonge and	B. COLUMBIA:
Lion's Head,	Colborne,	Fort George,
Lyden,	Yonge & Bloor	Stewart,
Massey,	Yonge and	Vancouver,
Matheson,	Richmond.	
Mount Elgin,	Tottenham.	QUEBEC:
		Montreal.

AGENCIES:—London, The London City and Midland Bank. New York, The National Park Bank. Chicago, The First National Bank. Buffalo, The Marine National Bank.

**The Standard Bank of Canada**

Quarterly Dividend Notice No. 85.  
 NOTICE is hereby given that a Dividend at the rate of THIRTEEN Per Cent Per Annum upon the Capital Stock of this Bank has been declared for the quarter ending 31st January, 1912, and that the same will be payable at the Head Office in this City, and at its Branches on and after Thursday the 1st day of February, 1912, to Shareholders of record of 20th January, 1912.  
 The Annual General Meeting of Shareholders will be held at the Head Office of the Bank in Toronto on Wednesday, the 21st February next, at 12 o'clock noon.

By order of the Board.  
 GEO. P. SCHOLFIELD,  
 General Manager.  
 Toronto, 21st December, 1911.