

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**

Hon. C. S. Hyman

A. E. Gooderham

JOSEPH HENDERSON, Asst. Gen'l Manager

Robert Meighen

Nicholas Bawlf

St. Lambert

Ontario

Toronto, (8 offices)

Allandale

Aurora

Barrie

Berlin

Bradford

Bramford

Brookville

Burford

Cardinal

Coburne

Colborne

Coldwater

Collingwood

Copper Cliff

Creemore

Dorchester

Elmvale

Galt

Gananoque

Hastings

Havelock

Keene

London

London East

BRANCHES

London North

Millbrook

Newmarket

Oakville

Oil Springs

Omenee

Perry Sound

Peterboro

Peters

Port Hope

Preston

St. Catharines

Sarnia

Shelburne

Stayner

Sudbury

Thornbury

Wallaceburg

Waterloo

Welland

Wyoming

Sask.

Langenburg

Woleley

Yorkton

Quebec

Montreal (4 offices)

Maisonneuve

Gaspé

St. Lambert

Manitoba

Cartwright

Pilot Mound

Port-la-Prairie

Rossburg

Swan River

Winnipeg

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

Capital Authorized, \$5,000,000.00. Capital (paid up), \$3,000,000.00.

Rest and undivided profits, \$3,427,842.48.

BOARD OF DIRECTORS

GEORGE HAY, President.

H. N. Bate.

J. B. Fraser.

George Burn, General Manager.

DAVID MACLAREN, Vice President.

Hon. George Bryson.

Edwin C. Whitney.

George H. Perley, M.P.

D. M. Finnie Asst. Gen. Mgr.

Inspectors.—C.G. Pennock, W. Duthie.

Sixty-Six 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 BANK OF NEW BRUNSWICK.

Notice is hereby given that a dividend of three and one-quarter per cent., (3¼ p. c.) being at the rate of thirteen per cent. (13 p. c.) per annum on the capital stock of this institution, has this day been declared for the quarter ending 31st December, and that the same will be payable at the Bank and its branches on the 2nd day of January next.

The Transfer Books will be closed from the 19th to the 31st day of December, both days inclusive.

The annual general meeting of the shareholders will be held at the banking-house in this city, on Monday the eighteenth day of January next, the chair to be taken at noon.

By order of the Board,

R. B. KESSEN, General Manager.

St. John, N.B., 25th November, 1908.

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, Kilmount, Philipsville, Trenton,

Athens, Cheltenham, Lakeside, Pontypool, Williamstown

Belleville, Dashwood, Lindsay, Sharbot Lake, Zephyr.

Bethany, Embro, Millbank, Southampton,

Brucefield, 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.

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

Mr. A. E. Lawson, manager of the Confederation Life Insurance Co. is temporarily in charge of the company's office in Halifax, N.S.

The Dominion Life Assurance Company will be in new offices early next year in the Confederation Life Building, Toronto.

Wm. Martin, Jun., charged with the embezzlement of funds belonging to the town of North Bay, Ont., while acting as tax collector, has been let out on suspended sentence under bail of \$10,000, until the autumn assizes of 1909, to enable him to make restitution.

**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, Peffer-

law, Plattsville, Shakespeare, Sunderland, St. Clements, Sunderland, Tavistock, Tillson-

burg, Tiverton, Victoria Harbor, Welland, 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. C. FOSTER,

Secretary

**The Peoples Building & Loan Association
LONDON, ONT.**

DIVIDEND NO. 27

Notice is hereby given that a Dividend at the rate of SIX per cent. per annum for the current half year upon the Fully Paid-up Stock of the Association has been declared, and the same will be payable on and after

January 1st, 1909.

The Transfer Books will be closed from the 24th to 31st inst., both days inclusive.

By order of the Board.

WILLIAM SPITTAL,

London, Ont., Dec. 14th, 1908.

Sec'y-Treas.

The widow of C. F. Stanford is suing the Imperial Guarantee and Accident Insurance Company, Toronto, for \$4,000 on the life policy of her husband who was killed by a train, while riding in a freight caboose. The company contend that although Stanford was insured as a commercial traveller, he was killed by a train as a freight brakeman.