

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  
Matthew 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.

H. V. F. Jones, Manager  
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 Countries, 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 FRONT Streets, 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 COMMERCE**

THE CHARTERED BANKS.

**Union Bank of Canada**

Established 1865.  
HEAD OFFICE, QUEBEC.  
Capital: aid-up ..... \$3,200,000  
Rest..... 1,900,000

BOARD OF DIRECTORS.  
HON. JOHN SHARPLES, M.L.C., President.  
WM. PRICE, Esq., Vice-President  
Wm. Shaw, Esq., F. L. Drewry, Esq.,  
John Galt, Esq., F. E. Kenaston, Esq.,  
R. T. Riley, Esq., M. B. Davis, Esq.,  
E. J. Hale, Esq., Geo. H. Thomson, Esq.  
G. H. Balfour, General Manager.  
H. B. Shaw, Asst. Gen. Manager.  
Advisory Committee, Toronto Branch.  
Geo. H. Hees, Esq., Thomas Kinnear, Esq.

BRANCHES AND AGENCIES:  
QUEBEC—Dalhousie Station, Montreal, Quebec, Quebec Branch, St. Louis Street, St. Polycarpe.  
ONTARIO—Alexandria, Barrie, Carleton Place, Cookstown, Crysler, Englehart, Erin, Fenwick, Fort William, Halleybury, Hastings, Hillsburg, Kemptville, Kinburn, Kingsville, Leamington, Manoket, Melbourne, Merrickville, Metcalfe, Mount Brydges, Newboro, New Liskeard, North Gower, Nowood, Osgoode station, Ottawa, Ottawa Market Branch, Pakenham, Plantagenet, Portland, Rosemeath, Shelburne, Smith's Falls, Smithville, Spittsville, Sydenham, Thornorton, Toledo, Toronto, Warkworth, Wheatley, Warton, Winchester.

MANITOBA—Baldur, Birtle, Boissevain, Brandon, Carberry, Carman, Carroll, Clearwater, Crystal City, Cypress River, Dauphin, Deoraime, Glenboro, Hamiota, Hartney, Holland, Killarney, Manitow, Melita, Minnedosa, Minto, Morden, Neepawa, Nipiga, Rapid City, Roblin, Russell, Shoal Lake, Souris, Strathclair, Virden, Waskada, Wawanesa, Wellwood, Winnipeg, Winnipeg North End Branch, Winnipeg, Sargent Ave. Br.; Winnipeg, Logan Ave. Br.

SASKATCHEWAN—Ardara, Arcola, Asquith, Carlyle, Craik, Cupar, Esterhazy, Fillmore, Gull Lake, Humboldt, Indian Head, Jansen, Kindersley, Landis, Lang, Lanigan, Lemberg, Lumsden, Macklin, Maple Creek, Maryfield, Milestone, Moose Jaw, Moomsmin, Outlook, Oxbow, Pense, Perdue, Qu'Appelle, Regina, Rocanville, Rosetown, Saskatoon, Saskatoon West End Branch, Scott, Sinitaluta, Strasburg, Swift current, Theodore, Tessier, Wapella, Weyburn, Wilkie, Winifred, Wolseley, Yorkton, Zealandia.

ALBERTA—Airdrie, Auk, Barons, Bassano, Blairmore, Bowden, Calgary, Carbon, Cardston, Carstairs, Claresholm, Cochrane, Cowley, Lidsbury, Edmonton, Fort Saskatchewan, Frank, Grassy Lake, High River, Innisfail, Irvine, Lacombe, Langdon, Leithbridge, Leithbridge (North Ward), MacLeod, Medicine Hat, Okotoks, Pincher Creek, Sirling, Strathmore, Three Hills.

BRITISH COLUMBIA—Prince Rupert, Vancouver  
Agents and Correspondents at all important Centres in Great Britain and the United States.

**THE STANDARD BANK OF CANADA.**

Quarterly Dividend Notice No. 77.  
NOTICE is hereby given that a Dividend of TWELVE PER CENT Per Annum upon the Capital Stock of this Bank has been declared for the quarter ending 31st Jan., 1910, and that the same will be payable at the Head Office in this City and at its Branches on and after TUESDAY, the 1st Day of February, 1910, to shareholders of record of 20th January, 1910.

The Annual General Meeting of Shareholders will be held at the Head Office of the Bank in Toronto, on WEDNESDAY, the 16th February next, at 12 o'clock noon.  
By order of the Board.  
GEO. P. SCHOLFIELD,  
General Manager.  
Toronto, 21st December, 1910.

**The Dominion Savings and Investment Society.**

Masonic Temple Bldg., LONDON, Can.  
Interest at 4 per cent payable half-yearly on Debentures.  
T. H. PURDOM, President.  
NATHANIEL MILLS, Manager.

THE CHARTERED BANKS.

**The Bank of Ottawa**

ESTABLISHED 1874.  
Capital (Authorized) \$5,000,000  
Capital (Paid-up) .. 3,297,550  
Rest and Undivided  
Profits..... 3,753,469

Head Office, Ottawa, Ont.  
Agents in every Banking Town in Canada, and correspondents throughout the world.  
This Bank transacts every description of banking business.  
GEO. BURN, General Manager.

**Traders Bank of Can.**

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

BOARD OF DIRECTORS:  
C. D. Warren, Esq., President  
Hon. J. R. Stratten, Vice-President  
C. Kloepfer, Esq., Guelph; W. J. Sheppard, Esq., Waukegan; C. S. Wilcox, Esq., Hamilton; E. F. B. Johnson, Esq., K.C., Toronto; H. S. Strath, Esq., Toronto.  
HEAD OFFICE, TORONTO.

STUART STRATHY, General Manager  
N. T. HILLARY, Asst. Gen. Manager  
J. A. M. ALLEY, Secretary  
P. SHERRIS, Inspector  
J. L. WILLS, Director's Auditor

ONTARIO: Kincairdine, Sudbury,  
Arthur, Lakefield, Tavistock,  
Aylmer, Leamington, Thamesford,  
Ayton, Lion's Head, Tilsonburg,  
Beeton, Lynden, Toronto,  
Blind River, Massey, Avenue Road,  
Bridgeburg, Mount Forest, Gerrard & Main,  
Brownsville, Newcastle, Six and Danforth Ave.,  
Bruce Mines, North Bay, King & Spadina,  
Burlington, Norwich, Queen and  
Cargill, Orillia, Broadview  
Clifford, Ottawa, Yonge & Bloor  
Collingwood, Otterville, Tottenham,  
Dravon, Owen Sound, Tweed  
Dryden, Paisley, Ont. Van  
Durham, Port Hope, Waterdown,  
Dutton, Prescott, Webbwood,  
Elmira, Ridgetown, Windsor,  
Elora, Ripley, Winona,  
Embro, Rockwood, Woodstock,  
Embrun, Rodney, Woodstock,  
Fergus, St. Catharines, MANITOBA:  
Fort William, St. Mary's, Winnipeg,  
Glencoe, Sault Ste. Marie, SASKATCHEWA:  
Grand Valley, Sarnia, Regina  
Guelph, Schomberg, Saskatoon  
Hamilton, Springfield, ALBERTA:  
Hamilton, East, Stone Creek, Calgary  
Harriston, Stratford, Castor  
Ingersoll, Strathroy, Edmonton  
Kenora, Sturgeon Falls, Stettler

**The Dominion Bank**

HEAD OFFICE, TORONTO, CANADA.  
Capital Paid-up, - - - - - \$4,000,000  
Reserve Fund & Undivided Profits 5,460,000  
Deposits by the Public . . . . . 44,000,000  
Total Assets, - - - - - 59,000,000

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 the United States.  
Collections made and Remitted for promptly.  
Drafts bought and sold.  
Commercial and Travellers' Letters of Credit issued, available in all parts of the World.  
GENERAL BANKING BUSINESS TRANSACTED  
MONTREAL BRANCH—100 St. James St.  
J. H. Honey, Manager.