THE STANDARD BANK OF CANADA

Capital (authorized by Act of Parliament) $2,000,000.00
Capital Paid-up....$1,559,700.00
Reserve Fund..... 1,821,602.60

DIRECTORS

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

ESTABLISHED 1873.

HEAD OFFICE, - TORONTO, Ont.

D. P. SCHOLFIELD, General Manager. J. S. LOUDON, Assistant General Manager

BRANCHES:

Craig, Brechin, Durham, Ottawa, Toronto, Head Office
Averton, Campbellford, Flesherton, Parkhill, Wellington & Jordan Street
Amheim, Cannington, Forest, Picton
Armfield, Cambray, Grafton, Priceville, Bay Street, Temple Building
Leville, Castleton, Harriston, Richmond Hill
Bradford, Chatham, Kingston, Stouffville, Market, King & West Market Sts
Branchville, Cobourg, Lindsay, Strathroy, Ont.
Brantford, Colborne, Lucan, Unionville, Parkdale, Queen St. West
Brighton, Consecon, Markham, Walton
Brussels, Claremont, Maple, Wellington, Yonge Street, Cor. Yonge & Charles Sts., Toronto.
Deseronto, Orono, Woodville

BANKERS MONTREAL—Molsons Bank; Imperial Bank of Canada.
NEW YORK—The Importers and Traders National Bank
LONDON, ENGLAND—The National Bank of Scotland.

Imperial Bank of Canada.

CAPITAL AUTHORIZED, $10,000,000.00
CAPITAL PAID-UP - - - 5,000,000.00
REST - - - - - - - - - - - 5,000,000.00

DIRECTORS:

H. R. WILKIE.....President.
HON. ROBERT JAFFRAY,.....Vice-President.
ARMSAY of Bowland ELIAS ROGERS J. KERR OSBORNE,
ELES COCKSHUTT. PELEG HOWLAND. WM. WHYTE (Winnipeg)
A. MULOCK, HON. RICHARD TURNER (Quebec)
WM. HAMILTON MERRITT, M.D., (St. Catharines.)

HEAD OFFICE, - - TORONTO.

Branches in Province of Ontario.

STBURG, BELWOOD, BOLTON, CALEDON EAST, BRANT-COBALT, COTTAM, ESSEX, FERGUS, FONTHILL, FORT GALT, HAMILTON, HARROW, HUMBERSTONE, INGERSOLL, LISTOWEL, LONDON, MARSHVILLE, NEW LISKEARD, FALLS, NORTH BAY, NIAGARA-ON-THE-LAKE, OTTAWA, ARTHUR, PORT COLBORNE, PORT ROBINSON, RIDGEWAY, STE. MARIE, ST. CATHARINES, SOUTH WOODSLEE, ST ST THOMAS, THESSALON, TORONTO, WELLAND, WOOD

Branches in Province of Quebec.

MONTREAL, QUEBEC.

Branches in Province of Manitoba.

BRANDON, PORTAGE LA PRAIRIE, WINNIPEG.

Branches in Province of Saskatchewan.

BROADVIEW, NORTH BATTLEFORD, PRINCE ALBERT, REGINA, ROSTHERN.

Branches in Province of Alberta.

LANDING, BANFF, CALGARY, EDMONTON, STRATHCONA, WETASKIWIN, RED DEER.

Branches in Province of British Columbia.

HEAD, CRANBROOK, GOLDEN, KAMLOOPS, MICHEL, NELSON, REVELSTOKE, VANCOUVER, VICTORIA.

SAVINGS DEPARTMENT AT ALL BRANCHES.

allowed on deposits at current rate from date of dep

UNION BANK OF CANADA

Dividend No. 88.

Notice is hereby given that a Dividend at rate of Seven Per Cent., Per Annum, on the Paid-up Capital Stock of this Institution has been declared for the current quarter, and that the same will be payable at the Bank and its Branches on and after

Monday, the 1st day of March next,

to Shareholders of record of February 15th

By order of the Board,

G. H. BALFOUR,
General Manager.

Quebec, January 22nd, 1909.

THE COMMERCIAL BANK OF SCOTLAND, Ltd.

Established 1810. **Head Office: EDINBURGH.**

Paid-up Capital,..... £1,000,000
Reserve Fund,..... £900,000
Pension Reserve Fund..... £110,000

ALEX. BOGIE, General Manager JAS. L. ANDERSON, Secretary

LONDON OFFICE: 62 Lombard Street, E.C.

AND. WHITLIE, Manager. GEORGE S. COUTTS, Asst. Manager

General Banking Business transacted. Circular Notes, Drafts, and Letters of Credit issued, payable at banking houses in all parts of the world.

With its 163 Branches located all over Scotland, the bank is in a very favorable position to deal with remittance and all other banking transactions on the best terms.

The bank undertakes agency business for Colonial and Foreign Banks

THE ROYAL BANK OF CANADA

Incorporated 1869

CAPITAL, $3,900,000 RESERVE, $4,600,000

Board of Directors

H. S. Holt, Esq., President E. L. Pease, Esq., Vice-President.
Thos. Ritchie, Esq., Wiley Smith, Esq., T. J. Drummond, Esq., Hon. D. Mackeen, Jas. Redmond, Esq., F.W. Thompson, Esq., G. R. Crowe, Esq., D. K. Elliott, Esq., W. H. Thorne, Esq., Hugh Paton, Esq.

HEAD OFFICE, MONTREAL

E. L. Pease, General Manager; W. B. Torrance, Superintendent of Branches
C. E. Neill & F. J. Sherman, Assistant General Managers.

BRANCHES—ONTARIO

Arthur & Kenilworth, Elk Lake, London, Pembroke
Bowmanville, Galt, Niagara Falls, Peterborough
Burks Falls, Gow Garda, Niagara Falls Centre, South River
Chippawa, Guelph, Oshawa, Tillsonburg
Clinton, Hanover & Elmwood, Ottawa, Toronto
Cobalt, Ingersoll & Putnam, Ottawa, Bank St., Toronto, Dundas St.
Cornwall, Kenilworth, Ottawa, Market Br., Welland

QUEBEC

Montreal, Montreal, St. Catherine St. West, Montreal, St. Paul, Westmount
Montreal, West End, Montreal Annex, do. Victoria Ave.

NEW BRUNSWICK

Bathurst, Edmundston, Moncton, St. John, Woodstock
Dalhousie, Fredericton, Newcastle, St. John, North End
Dorchester, Grand Falls, Rexton, Sackville

NOVA SCOTIA

Amherst, Halifax, Lunenburg, Shubenacadie
Antigonish, Halifax, South End, Maitland, Sydney
Bridgewater, Londonderry, Pictou, Truro
Guysboro, Louisburg, Port Hawkesbury, Weymouth

PRINCE EDWARD ISLAND

Charlottetown, Summerside

NEWFOUNDLAND

St. John's

ALBERTA

Calgary, Edmonton

MANITOBA

Plumas, Winnipeg

SASKATCHEWAN

Halbrite, Lipton, Regina
Moose Jaw, Lumsden

BRITISH COLUMBIA

Abbotsford, Ladner, Rossland, Vancouver, Granville St.
Alberni, Nanaimo, Vancouver, Vancouver, Mt. Pleasant
Chilliwack, Nelson, Vancouver, bridge St., Vernon
Cumberland, New Westminster, Vancouver, Cordova St., Victoria
Grand Forks, Port Essington, Vancouver, East End
Kelowna, Port Moody

CUBA

Caibarien, Cardenas, Manzanillo, Sagua
Camaguey, Havana, Matanzas, Santiago de Cuba
Cienfuegos, Havana, Galiano St., Mayari

PORTO RICO

San Juan

BAHAMAS

Nassau

UNITED STATES, New York, 68 William St.

Correspondents throughout the World

THE TRADERS BANK OF CANADA

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. 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. Strathy, Esq., Toronto.

HEAD OFFICE: TORONTO

Stuart Strathy, Gen. Man. N. T. Hillary, Assistant Gen. Man.
J. A. M. Alley, Secretary. P. Sherris, Inspector.
J. L. Willis, Director's Auditor.

BRANCHES: ONTARIO

Arthur, Fort William, Orillia, Strathroy
Aylmer, Glencoe, Ottawa, Sturgeon Falls
Ayton, Grand Valley, Otterville, Sudbury
Beeton, Guelph, Owen Sound, Tavistock
Blind River, Hamilton, Paisley, Thamesford
Bridgeburg, Hamilton East, Port Hope, Tilsonburg
Brownsville, Harriston, Prescott, Toronto
Burlington, Hepworth, Ripley, Avenue Road
Cargill, Ingersoll, Ridgetown, King and Spadina
Clifford, Kenora, Rockwood, Queen and Broadview
Collingwood, Kincardine, Rodney, Yonge and Bloor Sts.
Drayton, Lakefield, St. Catherines, Tottenham
Durham, Leamington, St. Marys, Tweed
Dutton, Lion's Head, Sault Ste Marie, Windsor
Elmira, Massey, Sarnia, Winona
Elora, Mount Forest, Schomberg, Woodstock
East Toronto, Newcastle, Springfield, Watertown
Embro, North Bay, Stony Creek, Webbwood
Fergus, Norwich, Stratford

ALBERTA

Calgary
Edmonton
Stettler

MANITOBA

Winnipeg
West Selkirk

SASKATCHEWAN

Regina

BANKERS:

Great Britain—London City and Midland Bank, Limited. New York—The National Park Bank of New York. Chicago—First National Bank. Buffalo—Marine National Bank. Montreal—The Merchants' Bank