

**Established 1873**  
**THE STANDARD BANK OF CANADA**

**Dividend No. 73.**

Notice is hereby given that a dividend of THREE per cent. for the current quarter ending 31st January, 1909, being at the rate of TWELVE per cent. per annum upon the paid-up capital stock of this Bank, has been declared, and that the same will be payable at the Head Office of the Bank and its Branches on and after

**MONDAY, THE 1ST DAY OF FEBRUARY NEXT.**

The Transfer Books will be closed from the 20th to the 30th of January, 1909, both days inclusive.

The ANNUAL GENERAL MEETING will be held at the Head Office of the Bank in Toronto on Wednesday, 17th February, 1909. The Chair will be taken at 12 o'clock noon.

By order of the Board.

**GEO. P. SCHOLFIELD,**

Toronto 22nd December, 1908.

**General Manager.**

**IMPERIAL BANK**  
**OF CANADA**

**DIVIDEND NO. 74**

**Notice is Hereby Given**

That a Dividend at the rate of **eleven per cent. (11%) per annum** upon the Paid-up Capital Stock of this Institution has been declared for the three months ending 31st January, 1909, and that the same will be payable at the Head Office and Branches on and after

**Monday, the 1st day of February next**

The Transfer Books will be closed from the 18th to the 30th January, both days inclusive.

By order of the Board,

**D. R. WILKIE,**

**General Manager.**

Toronto, Ont., 23rd December, 1908.

**UNION BANK**  
**OF CANADA**

**Dividend No. 88.**

Notice is hereby given that a Dividend at the 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., H. G. Bauld, 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	Niagara Falls	Peterborough
Bowmanville	Galt	Niagara Falls Centre	South River
Burks Falls	Guelph	Oshawa	Tillsonburg
Chippawa	Hanover & Elmwood	Ottawa	Toronto
Clinton	Ingersoll & Putnam	Ottawa, Bank St.	Toronto, Dundas St.
Cobalt	Kenilworth	Ottawa, Market Br.	Welland
Cornwall	London	Pembroke	

**QUEBEC**

Montreal	Montreal, St. Cath-	Montreal, St. Paul	Westmount
Montreal, West End	erine St. West	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

**MANITOBA**

Plumas Winnipeg

**NEWFOUNDLAND**

St. John's

**SASKATCHEWAN**

Calgary	Edmonton	Halbrite	Lipton	Regina
		Moose Jaw	Lumsden	

**BRITISH COLUMBIA**

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

**CUBA**

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

**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., Waubauskene.**  
**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. Catharines	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 American Exchange National Bank. Chicago—First National Bank. Buffalo—Marine National Bank. Montreal—The Merchants' Bank**