

Incorporated 1855  
Head Office, Toronto, Can.  
Capital, \$4,000,000  
Reserve Fund, 4,500,000

# THE BANK OF TORONTO

**DIRECTORS**  
WILLIAM H. BRATTY, President.  
W. G. GOODEHAM, Vice-President

Robert Reford D. Coulson Hon. C. S. Hyman Robert Meighan  
William Stone John Macdonald A. E. Gooderham Nicholas Bawlf  
DUNGAN COULSON, General Manager JOSEPH HENDERSON, Asst. Gen'l Manager

Ontario		BRANCHES		Quebec	
Toronto (5 offices)	Copper Cliff	Millbrook	Shelburne	Montreal	(3 offices)
Allandale	Creemore	Newmarket	Stayner	Maisonneuve	
Aurora	Dorchester	Oakville	Sudbury	Gaspe	
Barrie	Elmvale	Oil Springs	Thornbury	St. Lambert	
Brimley	Galt	Omenee	Victoria Harbor	Manitoba	
Bradford	Gananoque	Ferry Harbour	Wallaceburg	Cartwright	
Brantford	Hastings	Ferry Sound	Waterloo	Pilot Mound	
Brookville	Havelock	Peterboro	Welland	Portage la Prairie	
Carleton Place	Keene	Petrolia	Wyoming	Roseburg	
Conestoga	London	Fort Hope	Sask.	Swan River	
Collingwood	London East	Preston	Langenburg	Winnipeg	
	London North	St. Catharines	Quill Lake		
	Lyndon	Sarnia	Wolsley		
	Merritton		Yorkton		

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, \$3,000,000.00. Capital (paid up), \$3,000,000.00.  
Rest and undivided profits, \$3,327,842.48.

### BOARD OF DIRECTORS

GEORGE HAY, President. DAVID MACLAREN, Vice President.  
H. N. Bate. Hon. George Bryson. H. K. Egan.  
J. B. Fraser. Edwin C. Whitney. Denis Murphy.  
George H. Perley, M.P.  
George Burn, General Manager. 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  
The bank gives prompt attention to all banking business entrusted to it  
CORRESPONDENCE INVITED

## The Bank of New Brunswick

HEAD OFFICE: ST. JOHN, N.B.

Capital - - - - - \$709,000.  
Rest and Undivided Profits over \$1,240,000.

Branches in New Brunswick Nova Scotia and Prince Edward Island.

R. B. KESSEN  
General Manager.

## 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:

Arkva,	Camden East,	Kinmount,	Pontypool,	Trenton,
Athens,	Cheltenham,	Lindsay,	Sharbot Lake,	Wallacetown,
Belleville,	Dashwood,	Millbank,	Southampton,	Williamstown,
Bethany,	Fingal,	Milton,	Springford,	Zephyr.
Brucefield,	Hillsdale,	Norval,	Stayner	
Burgessville,	Kerwood,	Philpville,	Stouffville,	

### Sub-Branches:

Allenford,	Craighurst,	Janetville,	Nestleton,	Shannonville,
Brown Hill,	Dunsford,	Mountain Grove,	New Lowell,	Verona.

### CORRESPONDENTS:

London and Westminster Bank Limited, London, England. The Merchants  
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.

### DEBENTURES OFFERING.

Humboldt, Sask.—Until April 2nd, for \$7,500, 6 per cent.  
debentures; maturity, 20 years. (Official advertisement  
appears on another page.)

Vonda, Sask.—Until April 1st, for \$15,000, 6 per cent.  
waterworks installation debentures; maturity, 20 years. A. F.  
Totzke, secretary-treasurer.

## 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 METROPOLITAN BANK.

CAPITAL PAID-UP  
RESERVE FUND AND  
UNDIVIDED PROFITS) - - - \$1,241,532.26

S. J. MOORE, President.  
W. D. ROSS, Gen. Manager.

Head Office:  
TORONTO, CANADA.

Every department of Banking conducted. Accounts of individuals, firms and corporations solicited.

Letters of Credit issued, available everywhere. Drafts bought and sold. Collections promptly executed.

## 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.

Cochrane, Alta.—\$5,000 school debentures. Maturity, 20 years. C. Grayson, secretary-treasurer. (Official advertisement appears on another page).

Notre Dame de Graces, Que.—For \$275,000, 4 1/2 per cent. debentures. Maturity, 40 years. L. desCarries, secretary-treasurer. (Official advertisement appears on another page).

Kamsack, Sask.—Until April 14th, for \$5,000 school debentures. Maturity, 20 years. E. C. Lawrence, secretary-treasurer.

Wallace Municipality, Man.—Until April 13th, for \$50,000, 4 per cent. debentures. J. F. C. Menlove, secretary-treasurer, Virden. (Official advertisement appears on another page).

Camrose, Alta.—\$15,000, 6 per cent. municipal debentures. Maturity 20 years. R. D. Fleming, secretary-treasurer. (Official advertisement appears on another page).

The Home Bank of Canada has opened branches at Sandwich, Thorndale, and Ilderton, Ont. The Sandwich branch is managed by Mr. F. F. Lovergrove, formerly paying teller at the head office of the Home Bank in Toronto. Mr. H. S. Womack, formerly ledger-keeper at the Church Street branch of the Home Bank in Toronto, is in charge at Ilderton, and Mr. E. D. Grant, formerly manager of the Sovereign at Ilderton, is local manager of the Thorndale branch.

In the case of Hood vs. the Bank of Ottawa, Hood sued to have the bank condemned to account to him for a sum of about \$3,500, received by the defendant from the Dominion Government in connection with a contract which a third party had with the Government. The bank pleaded that there was no privity of contract between it and plaintiff, and that the money it had belonged to the third party. Mr. Justice Doherty maintained the action in the Superior Court. That judgment has now been confirmed by the Court of Review.

Toronto waterworks shows a surplus for 1907 of \$33,206. The receipts were \$536,615 and the expenses \$503,409. This includes the payment of all charges of interest and the sinking fund to retire the debentures.

The feature of the past winter has been the erection of a new post office building at Saskatoon, costing \$250,000. When completed it will be the largest building in the city, and will probably hold that title until the parliamentary buildings are constructed. These are to cost 1 1/2 million dollars. Late last autumn the contractors were working on the ground floor of the post-office building. It is now ready for roofing operations. This is something new in the building line during the winter months for Western Canada.