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., President.

Robt. Kilgour, Esq., Vice-President.

Hon. Geo. A. Cox
Matthew Leggat, Esq.
James Crathern, Esq.
John Hoskin, K.C., LL.D.
J. W. Flavelle, Esq.
A. Kingman, Esq.

Hon. Lyman M. Jones
Frederic Nicholls, Esq.
H. D. Warren, Esq.
Hon. W. C. Edwards
Z. A. Lash, Esq., K.C.
E. R. Wood, 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. S. CAMERON ALEXANDER.
H. V. F. JONES Managers.

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 and Drafts on Foreign Countries, and will negotiate or receive for collection bills on any place where there is a bank or banker.

The Metropolitan Bank.

CAPITAL PAID-UP \$1,000,000 RESERVE FUND and UNDIVIDED PROFITS 1,277,404

HEAD OFFICE, TORONTO. General Manager, W D. Ross

BOARD OF DIRECTORS:

S. J. Moore, Esq. President D. E. Thomson, Esq., K.C. Vice-Pres. Sir W. Mortimer Clark, K.C. Director Thomas Bradshaw, Esq. Director John Firstbrook, Esq. Director James Ryrie, Esq.......Director

Accounts of Corporation Firms and In-Individuals solicited.

UNITED EMPIRE BANK of Canada.

Head Office, Cor. YONGE and 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

HEAD OFFICE, TORONTO, ONT.

F Branches and Agencies throughout the Farming Districts of Ontario.

W. R. TRAVERS, General Manager.

Advertise in

THE JOURNAL OF COMMERCE. THE CHARTERED BANKS.

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 First day of March Next, to Shareholders of record of February 15th.

By order of the Board,

G. H. BALFOUR,

General Manager

Quebec, Jan. 22nd, 1909.

The Standard Bank of Canada

ESTABLISHED 1873. Capital Author zed by Act of Parliament. \$2,000,000 Capital Paid-up 1,559,700 Reserve Fund 1,759,700

HEAD OFFICE, TORONTO.

DIRECTORS:

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

50 Branches throughout Ontario.

Toronto: Head Office, Wellington & Jordan Sts.; Bay St., Temple Building; Yonge St. (cor. Yonge and Charles Sts.), Market, King and West Market Sts.; Parkdale, Queen St., West.

BANKERS:

New York — Importers and Traders National Bank. Montreal—Molsons Bank, and Imperial Bank. London, England—National Bank of Scotland.

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

The Dominion Savings and Investment Society, MASONIC TEMPLE BLDG., London, Can.

Interest at 4 per cent payable half-yearly on Debentures.

r. H. PURDOM, K.C., President. NATHANIEL MILLS. Manager. THE CHARTERED BANKS

THE BANK OF OTTAWA.

Dividend No. 70.

Notice is hereby given that a Dividend of Two and one-half per cent, being at the rate of Ten per cent per annum, upon the paid-up Capital Stock of this Bank, has this day been declared for the current three months, and that the same will be payable at the Bank and its Branches on and after Monday, the first day of March, 1909, to shareholders of record at the close of business on 12th February next.

By Order of the Board.

GEO. BURN,

General Manager.

Ottawa, Ontario, January 25th, 1909.

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. Stratton...Vice-President.

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 General Manager
N. T. HILLARY Asst. Gen. Manager
J. A. M. ALLEY Secretary
P. SHERRIS Inspector
J. L. WILLIS Director's Auditor ONTARIO:

Blind River, Bridgeburg, Brownsville, Burlington, Cargill, Clifford, Collingwood, Drayton, Durham, Dutton, Bast Toronto, Elmira. East To Elmira, Embro,
Fergus,
Fort William,
Glencoe,
Grand Valley,
Guelph,
Hamilton,
Hamilton,
Harriston,
Hepworth,
Ingersoll,

Kenora, Kincardine, Lakefield, Leamington, Lion's Head, Massey Massey,
Mount Forest,
Newcastle,
North Bay,
Norwich, Ottawa, Otterville, Owen Sound, Paisley, Ont. Port Hope, Prescott. Ridgetown, Ripley, Rockwood. Rodney.
St. Catharines, W. Seikh K.
St. Mary's, Winnipeg,
Sault Ste. Marif Regina Schomberg.

Strathroy Sturgeon Falls Sudbury, Tavistock. Thamesford Tilsonburg. Toronto.—
Avenue Road
King & Spadina
Queen and
Broadview
Yonge & Floor
Tottenham.
Tweed Tottenham.
Tweed
Waterdown.
Webhwood.
Windsor,
Winona,
Woodstock,
MANITOBA:
W. Selkirk
Winnipeg.

ALBERTA: Calgary Springfield, Stoney Creek, Stratford, Edmonton Stettler

The Dominion Bank

HEAD OFFICE, TORONTO, CANADA.

Capital Paid-up, - -Reserves 5,300,000 37,000,000 Deposits by the Public Total Assets, - 51,000,000 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 TO. MONTREAL BRANCH:-162 St. James St.:

J. H. Horsey, Manager.