

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.
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A. Kingman, Esq.
Hon. Lyman M. Jones
Frederic Nicholls, Esq.
Hon. W. C. Edwards
Z.A. Lash, Esq., K.C., LL.D.
E. K. Wood, Esq.
Hon. J. M. Gibson, K.C., LL.D.

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 CHARTERED BANKS.

UNION BANK OF CANADA.

Dividend Notice No. 91.

NOTICE is hereby given that a dividend at the rate of Seven Per Cent Per Annum has been declared on the Paid-up Capital Stock of this Institution for the Current Quarter, and that the same will be payable at the Bank and its branches, on and after Wednesday, the First Day of December next.

The Transfer Books will be closed from November 16th to 30th, both days inclusive.

The Annual General Meeting of Shareholders will be held at the Banking House, in this City, on Saturday, December 18th next. The chair to be taken at 12 o'clock.

By order of the Board,

G. H. BALFOUR,
General Manager.

(Quebec, October 23rd, 1909.)

THE CHARTERED BANKS.

The Bank of Ottawa

ESTABLISHED 1874.

Capital (Authorized) \$5,000,000

Capital (Paid-up) .. 3,000,000

Rest and Undivided

Profits..... 3,405,991

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. Stratton, Vice-President.
C. Kloepfer, Esq., Guelph; W. J. Sheppard, Esq., Waubausene; C. S. Wilcox, Esq., Hamilton; E. F. B. Johnston, Esq., K.C., Toronto; H. S. Strathw., 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:	Kincardine,	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,	Sts and Dan-
Bruce Mines,	North Bay,	forth Ave.
Burlington,	Norwich,	King & Spadina
Cargill,	Orillia,	Queen and
Clifford,	Ottawa,	Broadview
Collingwood,	Otterville,	Yonge & Bloor
Drayton,	Owen Sound,	Tottenham,
Dryden,	Paisley, Ont.	Tweed
Durham,	Port Hope,	Vars
Dutton,	Prescott,	Waterdown,
Elmira,	Ridgetown,	Webbwood,
Elora,	Ripley,	Windsor,
Embro,	Rockwood,	Winona,
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,	Stoney Creek,	Calgary
Harriston,	Stratford,	Castor
Ingersoll,	Strathroy,	Edmonton
Kenora,	Sturgeon Falls,	Stettler

The Standard Bank of Canada

Established 1873 77 Branches

Capital (authorized by Act of Parliament) \$2,000,000.00

Capital Paid-up 1,909,800.00

Reserve Fund and Undivided Profits 2,260,057.00

DIRECTORS:

W. F. Cowan, President; Fred. Wyld, Vice-President; W. F. Allen, W. R. Johnston, W. Francis, F. W. Cowan, H. Langlois, T. H. McMillan.

Head Office TORONTO, ONT.

GEO. P. SCHOLFIELD, Gen. Man.
J. S. LOUDON, Asst. General Manager.

SAVINGS BANK DEPARTMENT AT ALL BRANCHES.

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 Dominion Bank

HEAD OFFICE, TORONTO, CANADA.

Capital Paid-up, - - - - \$3,980,000

Reserve Fund & Undivided Profits 5,280,000

Deposits by the Public - - - - 42,600,000

Total Assets, - - - - 57,300,000

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 TRANSACTIONS
MONTREAL BRANCH:-162 St. James St.
J. H. Horsey, 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.