

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

DIRECTORS

WILLIAM H. BEATTY, President.
 W. G. GOODERHAM, Vice-President.

Robert Reford, D. Coulson
 William Stone, John Macdonald
 DUNCAN COULSON, General Manager

THE BANK OF TORONTO

BRANCHES

Ontario	Oranmore	Oil Springs	Waterloo	Maisonneuve
Toronto, (9 offices)	Dorchester	Welland	Windsor	Gaspé
Allandale	Elmhurst	Wyoming	St. Lambert	St. Louis
Barrie	Galt	British Col.	Manitoba	Benito
Berlin	Gananoque	Vancouver	Portage la Prairie	Carterville
Bradford	Hastings	Sask.	Pilot Mound	Portage la Prairie
Brantford	Havelock	(Fistow)	Rosburn	Swan River
Brookville	Keene	(Kennedy)	Winnipeg	Alberta
Burford	Kingston	Langenburg	Calgary	Lethbridge
Cardinal	London (3 offices)	Wolseley		
Cobourg	Millbrook	Yorkton		
Colborne	Newmarket	Quebec		
Coldwater	Oakville	Montreal (4 offices)		
Collingwood				
Copper Cliff				

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

Dividend No. 73.

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 Wednesday, the first day of December, 1909, to Shareholders of record at the close of business on 16th November next.

The annual General Meeting of the Shareholders will be held at the Banking House in this City on Wednesday, the 8th day of December next, the chair to be taken at 3 o'clock p.m.

By Order of the Board,

GEO. BURN,

General Manager.

Ottawa, Ont., October 18th, 1909.

The Bank of New Brunswick

HEAD OFFICE: ST. JOHN, N.B.

Capital (paid up) - - - - - \$750,000.
 Rest and Undivided Profits over \$1,340,000.

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 Templetown, Hon. President.
 Col. James Munro, President.
 Allen Eaton, W. G. Sinclair, Burdge Gunby,
 A. Groves.

LONDON COMMITTEE:

Rt. Hon. Viscount Templetown,
 Sir. Chas. Euan Smith, K.C.B. C.S.I. and C. Henry Higgins.

W. R. Travers, Vice-President and General Manager.

BRANCHES:

Allenford,	Burgessville,	Haileybury	Milton,	Stouffville,
Arkona,	Camden East,	Kerwood,	Norval,	Trenton,
Athens,	Cheltenham,	Kinmount,	Philpsville,	Williamstown
Belleville,	Dashwood,	Lakeside,	Pontypool,	Zephyr,
Bethany,	Embro,	Lindsay,	Sharbot Lake,	
Brucefield	Fingal,	Millbank,		

Sub-Branches:

Dunsford, Gormley, Janetville, Nestleton, Newton,

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 twice a year.

THE METROPOLITAN BANK

CAPITAL PAID UP \$1,000,000.00
 RESERVE FUND AND UNDIVIDED PROFITS \$1,277,404.49

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

Head Office
 TORONTO, CANADA

Every department of Banking
 conducted. Accounts of in-
 dividuals, firms and corporations
 solicited.

Letters of Credit issued, avail-
 able everywhere. Drafts bought
 and sold. Collections promptly
 executed.

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. PROUSON, Assistant Manager.

The Agency of Colonial and Foreign Banks is undertaken, and the Accept-
 ances of Customers residing in the Colonies domiciled in London, retired on
 terms which will be furnished on application

The Standard Bank of Canada.

DIVIDEND No. 76.

NOTICE is hereby given that a Dividend of THREE PER CENT. for the
 current quarter ending the 30th October, 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 November next.

to shareholders of record of 20th October, 1909.

By order of the Board.

GEO. P. SCHOLFIELD,

General Manager.

Toronto, 28th September, 1909.

THE STERLING BANK

OF CANADA.

Offers to the public every facility which
 their business and responsibility warrant.

A SAVINGS BANK DEPARTMENT in connec-
 tion with each Office of the Bank.

F. W. BROUGHALL, General Manager.

United Empire Bank of Canada, Toronto

ACCOUNTS

It is the aim of this Bank to provide not only
 a safe and profitable depository for money, but a
 place where its depositors may feel that anything
 the management can do for them will be con-
 sidered a pleasure.

THE ST. STEPHEN'S BANK

Incorporated 1836

Capital, \$200,000	Reserve, \$55,000
Frank Todd, President	J. T. Whitlock, Cashier

ST. STEPHEN N.B.

AGENTS—London, Messrs. Glyn, Mills, Currie & Co. New York, The
 Royal Bank of Canada. Boston, National Shawmut Bank. Montreal, Bank of
 Montreal. St. John, N.B., Bank of Montreal.—Drafts issued on any branch
 of the Bank of Montreal.

IN THE CITIES OF FIVE CONTINENTS

the Monetary Times is read. Each week Canada's
 leading financial journal goes to the financial and
 commercial centres of America, Europe, Asia,
 Australia and Africa. The Monetary Times is
 perused by the men who know and by those who
 want to know. It goes to the investor and the
 purchaser who can afford to buy. It is therefore
 of unique value to both advertiser and reader