The Chartered Banks.

The Canadian Bank of Commerce

Paid-up Capital, - $10,000,000
Rest, - - - - - - - 8,000,000

HEAD OFFICE: TORONTO

BOARD OF DIRECTORS:

Sir Edmund Walker, C.V.O., LL.D., D.C.L., President

Z. A. Lash, Esq., K.C., LL.D., Vice-President

Hon. Geo. A. Cox, John Hoskin, Esq., K.C., LL.D. Robert Kilgour, Esq. J. W. Flavelle, Esq., LL.D. A. Kingman, Esq. Sir Lyman M. Jones
Hon. W. C. Edwards E. R. Wood, Esq. Hon. J. M. Gibson, K.C., LL.D. Wm. McMaster, Esq. Robert Stuart, Esq. G. F. Galt, Esq.

ALEXANDER LAIRD, General Manager
JOHN AIRD, Assistant General Manager.

Branches in every Province of Canada United States, England and Mexico.

MONTREAL OFFICE: H. B. Walker, Manager.
LONDON, Eng., OFFICE: 2 Lombard St., E.C.
H. V. F. Jones .. .. .. Manager

NEW YORK AGENCY: 16 Exchange Place.
Wm. Gray and H. P. Schell, Agents

MEXICO CITY BRANCH: Avenida San Francisco No. 50, J. P. Bell, Manager.

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.

THE

Bank of Toronto

INCORPORATED 1855.

HEAD OFFICE: TORONTO, CANADA.

Capital.....$4,600,000
Rest..... 5 600 000

DIRECTORS:

DUNCAN COULSON .. ..President
W. G. GOODERHAM .. Vice-President
JOSEPH HENDERSON..2nd Vice-President

Wm. H. Beatty, Robert Reford, Hon. C. S. Hyman, William Stone, John Macdonald, Lt Col. A. E. Gooderham Nicholas Bawlf, Lt-Col. Frank S. Meighen

THOMAS F. HON....General Manager
T. A. BIRD.....Inspector

BRANCHES.

ONTARIO. Toronto 10 offices, Allandale, Barrie, Berlin, Bradford, Brantford, Brockville, Burford, Cardinal, Cobourg, Colborne, Coldwater, Collingwood, Copper Cliff, Creemore, Dorchester, Elmvale, Galt, Gananoque, Hastings, Havelock, Keene, Kingston, London (4 offices) Lyndhurst, Millbrook, Milton, Newmarket, Oakville, Ottawa, Oil Springs, Omemee, Parry Sound, Penetanguish'ne, Peterboro, Petrolia, Porcupine, Port Hope, Preston, St. Catharines, Sarnia, Shelburne, Stayner, Sudbury, Thornbury, Wallaceburg, Waterloo, Welland, Wyoming.
QUEBEC. Montreal, 6 offices, Maisonneuve, Gaspe, St. Lambert.
ALBERTA. Calgary, Coronation, Lethbridge, Mirror.
B. COLUMBIA. Vanc'ver, 2 offices, N. Westminster, Aldergrove, Merritt.
MANITOBA. Winnipeg, Benito, Cartwright, Pilot Mound, Portage la Prairie, Rossburn, Swan River, Treherne.
SASKAT'WAN. Bredenbury, Churchbridge, Colonsay, Elstow, Glenavon, Kennedy, Kipling, Langenburg, Montmartre, Pelly, Preeceville, Springside, Stenen, Summerberry, Vibank, Wolseley, Yorkton.

BANKERS:

London, Eng.—The London City and Midland Bank, Ltd.
New York.—National Bank of Commerce.
Chicago.—First National Bank.

The Chartered Banks.

Union Bank of Canada

Paid-up Capital.....$ 4,762,000
Rest & Undivided Profits 3,591,000
Total Assets (over)....57 000,000

LONDON, ENGLAND, OFFICE:
51, THREADNEEDLE ST., E.C.

A Branch of this Bank has been established in London, England, at No. 51, Threadneedle Street, E.C., where Letters of Credit and Drafts payable at all important points in Canada and the United States, can be purchased, and Money Transfers arranged.

A Visitors' Room is provided for the convenience of clients of the Bank when in London, to which their mail may be addressed.

Correspondence solicited.

London Branch:—

F. W. ASHE, Manager.
G. M. C. HART-SMITH, Asst.-Man.

The Standard Bank of Canada

Quarterly Dividend Notice No. 85.

NOTICE is hereby given that a Dividend at the rate of THIRTEEN Per Cent Per Annum upon the Capital Stock of this Bank has been declared for the quarter ending 31st January, 1912, and that the same will be payable at the Head Office in this City, and at its Branches on and after Thursday the 1st day of February, 1912, to Shareholders of record of 20th January, 1912.

The Annual General Meeting of Shareholders will be held at the Head Office of the Bank in Toronto on Wednesday, the 21st February next. at 12 o'clock noon.

By order of the Board.
GEO. P. SCHOLFIELD,
General Manager.

Toronto, 21st December, 1911.

The Chartered Banks.

The Bank of Ottawa

ESTABLISHED 1874.

Capital Paid Up, Rest and Undivided Profits.....$7,517,938.85

An efficient Banking service is essential to

Corporations Merchants, Business Firms.

Traders Bank of Can

CAPITAL and SURPLUS . .$ 6,650,000
TOTAL ASSETS OVER . . .$52,000,000
TOTAL DEPOSITS OVER . .$39,000,000

BOARD OF DIRECTORS:

C. D. Warren, Esq. .. .. President.
Hon. J. R. Stratton .. .. Vice-President.

S. 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 .. .. .. Auditor to the Board

ONTARIO: Alma, Appin, Arthur, Aylmer, Avon, Ayton, Beeton, Blind River, Bridgeburg, Brownsville, Bruce Mines, Burgessville, Burlington, Cargill, Chapleau, Clifford, Collingwood, Drayton, Dryden, Durham, Dutton, Elmira, Elora, Embro, Embrun, Fergus, Fort William, Glencoe, Grand Valley, Guelph, Haileybury, Hamilton, Hamilton East, Hamilton, Mkt, Harriston, Ingersoll, Kenora, Kincardine, Lakefield, Lakeside, Leamington, Lion's Head, Lynden, Massey, Matheson, Mount Elgin, Mount Forest, Newcastle, North Bay, Norwich, Orillia, Ottawa, Otterville, Owen Sound, Paisley, Ont. Porcupine, Port Hope, Prescott, Putnam, Ridgetown, Ripley, Rockwood, Rodney, St. Catharines, St. Mary's, Sarnia, Sault Ste. Marie, Schomberg, Spencerville, Springfield, Steelton, Stoney Creek, Stratford, Strathroy, Sturgeon Falls, Sudbury, Tavistock, Thamesford, Tilsonburg, Toronto Br'ches: Avenue Road, Danforth Ave. Gerrard & Jones, Gerrard & Main, King & Spadina, Queen and Broadview, Yonge and Colborne, Yonge & Bloor, Yonge and Richmond. Tottenham. Tweed, Vars, Wardsville, Warsaw, Waterdown, Webbwood, W. Ft. William, Windsor, Winona, Woodstock, Wroxeter.

ALBERTA: Beiseker, Calgary, Camrose, Castor, Didsbury, Durmheller, Edmonton, Erskine, Gadsby, Gleichen, Halkirk, Holden, North Burson, Red Willow, Sub-Agency, Stettler.

SASKATC'WAN: Forget, Regina, Rosetown, Saskatoon, Zealandia.

MANITOBA: Winnipeg.

B. COLUMBIA: Fort George, Stewart, Vancouver.

QUEBEC: Montreal.

AGENCES:—London, The London City and Midland Bank. New York, The National Park Bank. Chicago, The First National Bank. Buffalo, The Marine National Bank.