

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

Ontario

Toronto, (8 offices)

Allandale

Aurora

Barrie

Berlin

Bradford

Brockville

Burlington

Cardinal

Cobourg

Colborne

Coldwater

Collingwood

Copper Cliff

Creemore

Dorchester

Elmvale

Galt

Gananoque

Hastings

Havelock

Keene

London

London East

THE BANK OF TORONTO

Hon. C. S. Hyman

A. E. Gooderham

JOSEPH HENDERSON, Asst. Gen'l Manager

BRANCHES

London North

Millbrook

Newmarket

Oakville

Oil Springs

Omemee

Perry Sound

Peterboro

Petro-Canada

Port Hope

Preston

St. Catharines

Sarnia

Shelburne

Stayner

Sudbury

Thornbury

Wallaceburg

Waterloo

Welland

Wyoming

Sask.

Langenburg

Wolseley

Yorkton

Robert Meighen

Nicholas Bawlf

Quebec

Montreal

(4 offices)

Maisonneuve

Gaspé

St. Lambert

Manitoba

Cartwright

Pilot Mound

Portage la Prairie

Rossburn

Swau River

Winnipeg

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 OTTAWACapital Authorized, \$5,000,000.00. 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 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

This bank gives prompt attention to all banking business entrusted to it

CORRESPONDENCE INVITED**THE BANK OF NEW BRUNSWICK.**

Notice is hereby given that a dividend of three and one-quarter per cent., (3¼ p. c.) being at the rate of thirteen per cent. (13 p. c.) per annum on the capital stock of this institution, has this day been declared for the quarter ending 31st December, and that the same will be payable at the Bank and its branches on the 2nd day of January next.

The Transfer Books will be closed from the 19th to the 31st day of December, both days inclusive.

The annual general meeting of the shareholders will be held at the banking-house in this city, on Monday the eighteenth day of January next, the chair to be taken at noon.

By order of the Board,

R. B. KESSEN, General Manager.

St. John, N.B., 25th November, 1908.

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

Arkona,

Athens

Belleville,

Bethany,

Brucefield

Burgessville,

Camden East,

Cheltenham,

Dashwood

Embro,

Fingal,

Kerwood,

Kinmount,

Lakeside,

Lindsay,

Millbank,

Milton,

Norval,

Philipsville,

Pontypool,

Sharbot Lake,

Southampton,

Spring Brook,

Stouffville,

Trenton,

Williamstown

Zephyr.

Sub-Branches

Arden

Allenford,

Brown Hill,

Dunsford,

Janetville,

Mountain Grove,

Nestleton

Newton,

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.

THE METROPOLITAN BANK

CAPITAL PAID UP - \$1,000,000.00

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 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 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.

THE WESTERN BANK OF CANADA

Head Office, Oshawa, Ont.

Authorized Capital .. \$1,000,000
Subscribed Capital .. 555,000
Paid-up Capital .. 555,000
Rest Account .. 300,000**Board of Directors**

JOHN COWAN, Esq., President

REUBEN S. HAMILIN, Esq., Vice-President

W. F. Cowan, Esq. Thomas Paterson, Esq. J. A. Gibson, Esq.

W. F. Allen, Esq. Robert McIntosh M.D. T. H. McMillan, Cashier

Branches—Bright, Brookline, Caledonia, Dublin, Elmvale, Hickson, Innerkip, Little

Britain, Midland, New Hamburg, Paisley, Penetanguishene, Port Perry, Pickering, Pefferlaw, Plasterville, Shakespeare, Sunderland, St. Clements, Sunderland, Tavistock, Tillsonburg, Tiverton, Victoria Harbor, Wellesley, Whitby.

Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Collections solicited and promptly made.

Correspondents in New York and in Canada—The Merchants Bank of Canada.

London, Eng.—The Royal Bank of Scotland.

WESTERN Assurance Co.

Incorporated 1851. Fire and Marine.

Capital - - - \$2,500,000 00
Assets, over - - 3,284,000 00
Income for 1907 over 3,299,000 00

Head Office TORONTO, ONT.

Hon. GEORGE A. COX, President.

W. B. BROCK,

Vice-President

W. B. MEIKLE,

General Manager

C. C. FOSTER,

Secretary

SECURED INVESTMENTS**The People's Building & Loan Association**

428 Richmond Street, London, Ont.

loans all its funds on first mortgages on real estate. If you made a Deposit, took out a Debenture, or made an investment in the Permanent Dividend paying Stock with us, this would be your security.

4% paid on Deposits, withdrawable by cheque
4½% Coupons on all Debentures
6% Dividends on Permanent Stock

Call or write for a copy of the 15th Annual Report. All business strictly private.

A. A. CAMPBELL, Managing Director

The Calgary Natural Gas Company have drafted an agreement in connection with their offer to supply power to the city. It provides for a minimum of 250 horse-power, twenty-four hours per day, at the price of \$50 per brake horse-power, to be delivered not later than July 1st next. The city would have the option of taking over the plant at the end of five years by paying the cost value of the plant and a bonus of 15 per cent. thereon.