

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

**DIRECTORS**  
 WILLIAM H. BEATTY, President.  
 W. G. GOODERHAM,

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

**Ontario**  
 Toronto, (9 offices)  
 Allendale  
 Barrie  
 Berlin  
 Bradford  
 Brockville  
 Buffalo  
 Canby  
 Cobourg  
 Colborne  
 Coldwater  
 Collingwood  
 Copper Cliff  
 Oranmore  
 Dorchester  
 Elmville  
 Galt  
 Gananoque  
 Hastings  
 Havelock  
 Keene  
 Kingston  
 London  
 (3 offices)  
 Millbrook  
 Newmarket  
 Oakville

## THE BANK OF TORONTO

Hon. C. S. Hyman  
 A. E. Gooderham  
 JOSEPH HENDERSON, Asst. Gen'l Manager

**BRANCHES**  
 Oil Springs  
 Omamee  
 Parry Sound  
 Peterboro  
 Port Hope  
 Preston  
 St. Catharines  
 Sarnia  
 Shelburne  
 Stayner  
 Sudbury  
 Thornbury  
 Wallaceburg  
 Waterloo  
 Welland  
 Wyoming  
 British Col.  
 Vancouver  
 Saak.  
 (Fistow  
 Kennedy  
 New Westminster  
 Langenburg  
 Wolsley  
 Yorkton  
 Quebec  
 Montreal  
 (4 offices)  
 Maisonneuve  
 Gaspé  
 St. Lambert  
 Manitoba  
 Benito  
 Cartwright  
 Pilot Mound  
 Portage la Prairie  
 Rosburn  
 Swan River  
 Winnipeg  
 Alberta  
 Calgary  
 Lettbridge

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

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

## 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

### Dividend No. 4.

Notice is hereby given that a dividend of Two Per Cent. for the current half year, being at the rate of four per cent. per annum, upon the fully paid capital stock of this Bank has this day been declared, and that the same will be payable at the Bank and its branches on and after the 3rd day of January next, to shareholders of record at the close of business on the 31st day of December next.

The transfer books will be closed from the 17th to the 31st of December next, both days inclusive.

The Annual General Meeting of shareholders will be held at the banking house of the institution on Wednesday, the 19th of January next.

The chair to be taken at noon.

By order of the Board,

W. R. TRAVERS,  
 General Manager.

Toronto, 17th November, 1909.

## 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.

Every department of Banking conducted. Accounts of individuals, firms and corporations solicited.

Head Office  
 TORONTO, CANADA

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 ..... £25,000,000 \$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. HAY, 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, entered on terms which will be furnished on application.

## THE STANDARD BANK OF CANADA

Established 1873. 77 Branches

Capital (authorized by Act of Parliament) ..... \$2,000,000.00  
 Capital Paid-up ..... 1,000,000.00  
 Reserve Fund and Undivided Profits ..... 2,500,000.00

### DIRECTORS

W. F. COWAN, President. FRED WYLD, Vice-President. W. E. ALLEN.  
 W. R. JOHNSTON, W. FRANCIS, F. W. COWAN, H. LANGLOIS, T. H. McMillan.

HEAD OFFICE, TORONTO, Ont.

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

SAVINGS BANK DEPARTMENT AT ALL BRANCHES.

## The London City & Midland Bank, Limited

ESTABLISHED 1836

Paid-up Capital ..... \$13,995,500  
 Reserve Fund ..... \$17,095,950

HEAD OFFICE: THREADNEEDLE ST. LONDON, ENGLAND

## THE STERLING BANK OF CANADA

HEAD OFFICE - TORONTO

Capital Authorized - - - \$1,000,000  
 Capital Paid-up - - - 845,898  
 Reserve Fund - - - 207,372  
 Total Assets - - - 6,078,886

Directors—G. T. SOMERS, President; W. K. GEORGE, Vice-President;  
 H. WILKINSON, A.K.A., M.D., M.R.C.S. (ENG.); W. M. DUNN;  
 J. T. GORDON; SIDNEY JONES; NOEL MARSHALL; C. W. SPENCER;  
 JOHN H. TILLEN.

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 considered a pleasure.

## THE ST. STEPHEN'S BANK

Incorporated 1836

Capital ..... \$200,000 Reserve ..... \$50,000  
 Frank Todd, President J. T. Whitlock, Cashier

ST. STEPHEN'S B.K.  
 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.

## WHEN WRITING TO ADVERTISERS

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