

CHARTERED BANKS

THE BANK OF BRITISH NORTH AMERICA

Established in 1836. Incorporated by Royal Charter in 1840. Paid-up Capital \$4,866,666.66 Reserve Fund \$2,774,000.00

HEAD OFFICE—5 GRACECHURCH STREET, LONDON, E.C.

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COURT OF DIRECTORS.

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HEAD OFFICE IN CANADA, ST. JAMES STREET, MONTREAL.

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E. STONHAM, Asst. Secretary. J. H. GILLARD and N. V. R. HUUS, Asst. Inspectors. A. S. HALL, Assistant Inspector, Winnipeg.

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Belmont, Man. Kerrisdale, B.C. St. John, N.B., Hay-
Bobcaygeon, Ont. Kingston, Ont. market Square
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Campbellford, Ont. Montreal, P.Q. Toronto, Ont.
Ceylon, Sask. Montreal, St. Catherine Toronto, Ont., Bloor and
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Dawson, Yukon North Battleford, Sask. Dufferin Sts.
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Westinghouse Ave. Reston, Man. Yorkton, Sask.

AGENCIES IN THE UNITED STATES, ETC.
NEW YORK—52 WALL STREET—H. M. J. McMichael and W. T. Oliver, Agts.
SAN FRANCISCO—264 CALIFORNIA ST.—G. B. Gerrard and A. S. Ireland, Agts.
BOSTON—Merchants National Bank, CHICAGO—Merchants Loan & Trust Co.
MINNEAPOLIS—Security National Bank, SEATTLE—Dexter Horton National Bk.
FOREIGN AGENTS—LONDON, Eng.—The Bank of England and Messrs. Glyn & Co. LIVERPOOL, Eng.—Bank of Liverpool, Ltd. SCOTLAND—National Bank of Scotland, Limited, and Branches. IRELAND—National Bank, Limited, and Branches; Provincial Bank of Ireland, Limited, and Branches. GERMANY—Deutsche Bank and Branches. PARIS & LYONS—Credit Lyonnais. AUSTRALIA—Union Bank of Australia, Ltd., & Branches. NEW ZEALAND—Union Bank of Australia, Limited, & Branches. INDIA, CHINA, and JAPAN—Mercantile Bank of India, Ltd., and Branches: Hong Kong and Shanghai Banking Corporation, & Branches. WEST INDIES—Colonial Bank, and Branches.

DRAFTS ON SOUTH AFRICA AND WEST INDIES MAY BE OBTAINED AT THE BANK'S BRANCHES
ISSUES CIRCULAR NOTES FOR TRAVELLERS, AVAILABLE IN ALL PARTS OF THE WORLD AGENTS IN CANADA FOR COLONIAL BANK, LONDON AND WEST INDIES.

The Bank of Nova Scotia

Capital Paid Up \$4,412,000 INCORPORATED 1832 Reserve Fund \$8,076,000

DIRECTORS

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General Manager's Office - Toronto, Ont.

H. A. RICHARDSON, General Manager. D. WATERS, Asst. Gen. Manager.
GEO. SANDERSON, C. D. SCHURMAN, E. CROCKETT, Inspectors.

BRANCHES—Nova Scotia

Amherst Halifax, Oxford Trenton (sub. to
Annapolis Royal Hollis St. Pictou New Glasgow)
Antigonish North End River Hebert Truro
Bridgetown Kentville Stellarton Westville
Canning Liverpool Sydney Whitney Pier
Dartmouth New Glasgow Sydney Mines Windsor
Digby New Waterford Thorburn (sub. to
Glace Bay North Sydney New Glasgow)

New Brunswick

Campbellton Moncton St. George St. Stephen
Chatham Newcastle St. John Sussex
Fredericton Port Elgin Prince Wil-
Fagetown Sackville iam Street Woodstock
Jacquet River St. Andrews Charlotte St.

Prince Edward Island

Charlottetown Summerside

Quebec

Montreal New Carlisle (sub. Paspébiac Quebec Ville St. Pierre
New Richmond to Paspébiac) Port Daniel Westmount

Ontario

Arnprior (sub. to Belmont) Toronto Toronto
Barrie London King St. W. Queen &
Belmont Merriton Bloor & St. Church
Berlin Ottawa Clarendon St. Patrick-
Brantford Peterborough Bloor & Spadina
Fort William Port Arthur Spadina Welland
Hamilton St. Catharines Don Weston
Harrietsville St. Jacob's Dundas St. Woodstock

Manitoba

Winnipeg

Alberta

Calgary Lethbridge Edmonton

Saskatchewan

Moose Jaw Regina Saskatoon Prince Albert

British Columbia

Vancouver Vancouver Victoria
Granville Street Hastings Street

Newfoundland

Bell Island Burin Grand Bank St. John's
Bonavista Carbonear Harbor Grace Twillingate

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Black River Port Antonio Cienfuegos San Juan
Kingston Port Maria Havana
Mandeville Savanna-la-Mar
Montego Bay St. Ann's Bay

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CHICAGO ..... W. H. DAVIES ..... Manager
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CORRESPONDENTS

Great Britain

THE LONDON JOINT STOCK BANK LIMITED. ROYAL BANK OF SCOTLAND

France—CREDIT LYONNAIS. Germany—DRESNER BANK

United States

NEW YORK—Bank of New York, N.B.A. BOSTON—Merchants National
Bank. CHICAGO—First National Bank. PHILADELPHIA—Fourth
National Bank. BALTIMORE—Citizens National Bank. SAN FRANCISCO—
Canadian Bank of Commerce. MINNEAPOLIS—First National Bank.

This Bank annually submits its Books and Statements to independent outside audit.

THE BANK OF TORONTO

Incorporated 1855

Head Office: TORONTO - Can.

Capital \$5,000,000

Rest \$6,000,000

DIRECTORS—DUNCAN COULSON, President

W. G. GOODERHAM, Vice-President J. HENDERSON, 2nd Vice-President
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William Stone John Macdonald A. E. Gooderham F. S. Meighen
THOS. F. HOW, General Manager T. A. BIRD, Inspector

BRANCHES

ONTARIO Toronto Lyndhurst BRITISH COLUMBIA Wolseley
Toronto (10 offices) Millbrook Vancouver Yorkton
Allandale Milton (2 offices) QUEBEC
Barrie Newmarket Merritt Montreal
Berlin Norwood New Westminster (6 offices)
Bradford Oakville Maisonneuve
Brantford Oil Springs Gaspe
Brockville Omenee St. Lambert
Burford Ottawa SASKATCHEWAN
Cardinal Parry Sound Churchbridge
Cobalt Penetanguishene Elstow
Cobourg Peterboro Glenavon
Colborne Petrolia Gravelbourg
Coldwater Porcupine Kennedy
Collingwood Port Hope Kipling
Copper Cliff Preston Lafèche
Creemore St. Catharines Langenburg
Dorchester Sarnia (2 offices) Montmartre
Elmvale Shelburne Mortlach
Galt Stayner Odessa
Gananoque Sudbury Pelly
Hastings Thornbury Preeceville
Havelock Wallaceburg Springside
Keene Waterloo Summerberry
Kingston Welland Stenen
London (4 offices) Wyoming Vivan

BANKERS—London, England: The London City and Midland Bank, Limited
New York: National Bank of Commerce. Chicago: First National Bank

The Standard Bank of Canada

ESTABLISHED 1873 110 BRANCHES

Quarterly Dividend Notice No. 88

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 of October, 1912, and that the same will be payable at the Head Office in this City and its Branches on and after FRIDAY, the 1st day of November, 1912, to shareholders of record of the 21st of October, 1912.

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

Toronto, 24th September, 1912.

Orders for The Monetary Times 1913 Annual Review are now being taken—50 cts. per copy