

The Bank of Montreal

(ESTABLISHED 1817.)
 Incorporated by Act of Parliament.
 CAPITAL (paid-up) ... \$14,000,000.00
 RESERVED FUND ... 10,000,000.00
 UNDIVIDED PROFITS... 373,988.00

HEAD OFFICE: MONTREAL.
 BOARD OF DIRECTORS:
 Rt. Hon. Lord Strathcona and Mount Royal,
 G.C.M.G., President.
 Hon. Geo. A. Drummond, Vice-President.
 A. T. Paterson, Esq., Ed. B. Greenshields, Esq.
 Sir Wm. C. Macdonald R. B. Angus, Esq.
 James Ross, Esq. R. G. Reid, Esq.
 Hon. Robt. Mackay.
 E. S. CLOUSTON, General Manager.
 H. V. Meredith, Assist. Gen. Mgr. and Mgr. at
 Montreal.

A. Macnider, Chief Inspector and Supt. of
 Branches; W. S. Clouston, Inspector of
 Branch Returns; F. W. Taylor, Assist. In-
 spector; F. J. Hunter, Assist. Inspector
 N.W. and B.C. Branches.
 JAMES AIRD, Secretary.

BRANCHES IN CANADA:
 MONTREAL, C. W. Dean, Assist. Manager.
 West End Branch.
 " Seigneurs St. Branch.
 " Point St. Charles Branch.

- Almonte, Ont. Peterboro, Ont. Yarmouth, N.S.
- Belleville, " Perth, " Winnipeg, Man.
- Brantford, " Picton, " Brandon, Man.
- Brockville, " Sarnia, " Calgary, Alta.
- Chatham, " Stratford, " Edmonton, Alta.
- Collingwood " St. Marys, " Gretna, Man.
- Cornwall, " Toronto, " Indian Head Assa.
- Deseronto, " " Yonge st.br. Lethbridge, Alta.
- Ft. William, " Wallaceburg, " Raymond, Alta.
- Goderich, " Montreal, Que. Regina, Assa.
- Guelph, " Quebec, " Greenwood, B.C.
- Hamilton, " Chatham, N.B. Nelson, B.C.
- Hamilton, " Frederickton, " New Denver, B.C.
- Sherman Av. Moncton, " New Westmin-
ster, B.C.
- Kingston, Ont. St. John, " Rosland, B.C.
- Lindsay, " Amherst, N.S. Vancouver, B.C.
- London, " Glace Bay, " Vernon, B.C.
- Ottawa, " Halifax, " Victoria, B.C.
- Paris, " Sydney, " "

IN NEWFOUNDLAND:
 St. John's, Nfld., Bank of Montreal.
 Birchy Cove, Bay of Islands, Bank of Montreal

IN GREAT BRITAIN:
 London, Bank of Montreal, 22 Abchurch Lane,
 E.C. Alex. Lang, Man.

IN THE UNITED STATES:
 New York—R. Y. Hebden and J. M. Greatz,
 Agents, 59 Wall Street.
 Chicago—Bank of Montreal, J. W. de C.
 O'Grady, Manager.
 Spokane, Wash.—Bank of Montreal.

BANKERS IN GREAT BRITAIN:
 London—The Bank of England.
 " The Union Bank of London and
 Smith's Bank, Ltd.
 " The London and Westminster Bank,
 Ltd.
 " The National Provincial Bank of
 Eng., Ltd.
 Liverpool—The Bank of Liverpool, Ltd.
 Scotland—The British Linen Company Bank,
 and Branches.

BANKERS IN THE UNITED STATES:
 New York—The National City Bank.
 " The Bank of New York, B.N.A.
 " National Bk. of Commerce in N.Y.
 Western National Bank.
 Boston—The Merchants' National Bank.
 J. B. Moors & Co.
 Buffalo—The Marine Bank, Buffalo.
 San Francisco—The First National Bank.
 " The Anglo-Californian Bk., Ltd.
 Montreal, 4th January, 1904.

THE BANK OF TORONTO.

INCORPORATED 1855.
 HEAD OFFICE: TORONTO, CANADA.
Paid-up Capital — \$2,934,430
Reserve Fund — 3,154,480

DIRECTORS:
 GEORGE GOODERHAM, Esq., President.
 WM. H. BEATTY, Esq., - Vice-President.
 Henry Cawthra, Esq.,
 Robert Reford, Esq., Charles Stuart, Esq.,
 William George Gooderham, Esq.
 John Waldie, John J. Long, C. S. Hyman, M.P.
 DUNCAN COULSON, - General Manager.
 Joseph Henderson, - Assistant General Manager.

- BRANCHES:
- Toronto, London East
 - " King and Barrie, Millbrook, Ont.,
 - " Bathurst B'ch Brockville, Oakville,
 - " Queen and Cobourg, Cardinal,
 - " Spadina B'ch Coldwater, Mememie, "
 - Montreal, Collingwood, Petrolia,
 - " Board of Copper Cliff, Port Hope,
 - " Trade B'ch Creemore O. Rosland, B.C.
 - " Pt. St. Charles Dorchester, St. Catharines,
 - " St. Catherine Elmvale, Sarnia,
 - " and Guy Sts. Gananoque, Stayner,
 - Branch, Gaspe Basin, Sudbury, Ont.
 - " Maisonneuve, P.Q. Thornbury, O.
 - " London, Wallaceburg.

BANKERS:
 London, Eng.—The London City and Midland
 Bank, Ltd.
 New York—National Bank of Commerce.
 Chicago—First National Bank.
 Careful attention given to the collection of
 Commercial Paper and Securities.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Established in 1836.
 Incorporated by Royal Charter in 1849.
Paid-up Capital, £1,000,000 stg.
Reserve Fund \$90,000 stg.
 Head Office, - 5 Gracechurch St., London, E.C.
 A. G. Wallis, Secretary. W. S. Goldby, Manager.

COURT OF DIRECTORS:
 J. H. Brodie, R. H. Glyn,
 J. J. Cater, E. A. Hoare,
 H. R. Farrer, H. J. B. Kendall,
 M. G. C. Glyn, F. Lubbock,
 George D. Whatman.

Head Office in Canada, St. James street,
 Montreal.
 H. STIKEMAN, General Manager.
 J. ELMSLY, Supt. of Branches.
 H. B. MACKENZIE, Inspector.
 A. E. ELLIS, Manager Montreal Branch.

BRANCHES IN CANADA:
 London, Ont. Montreal, P.Q. Dawson, Y.T.
 Brantford, Ont. " Longueuil, Yorkton, N.W.T.
 Hamilton, Ont. (sub. br.) Battleford, "
 Toronto, Ont. " St. Catherine Calgary, N.W."
 " Junction Street. Estevan, "
 Weston (sub br) Quebec, Que. Rosthern, "
 Midland, Ont. Lewis (sub. b.) Duck Lake, "
 Fenelon Falls St. John, N.B. Ashcroft, B.C.
 Kingston, Ont. Fredericton, N.B. Greenwood, B.C.
 Ottawa, Ont. Halifax, N.S. Kaslo, B.C.
 Winnipeg, Man. Rossland, B.C.
 Brandon, Man. Vancouver, B.C.
 Reston, Man. Victoria, B.C.

DRAFTS ON SOUTH AFRICA MAY BE OB-
 TAINED AT THE BANK'S BRANCHES.

Agencies in the United States. Etc.
 New York, (52 Wall St.)—W. Lawson and J. C.
 Welsh, Agents.
 San Francisco (120 Sansome Street)—H. M. J.
 McMichael and J. R. Ambrose, Agents.
 Chicago—Merchants Loan & Trust Co.
 London Bankers—The Bank of England and
 Messrs. Glyn & Co.
 Foreign Agents—Liverpool—Bank of Liverpool.
 Scotland—National Bank of Scotland, Limited, and
 branches. Ireland—Provincial Bank of Ireland,
 Limited, and branches. National Bank, Limited,
 and branches. Australia—Union Bank of Australia.
 New Zealand—Union Bank of Australia. India,
 China and Japan—Mercantile Bank of India, Lim-
 ited. West India—Colonial Bank. Paris—Credit
 Lyonnais, Lyons—Credit Lyonnais.
 Issue Circular Notes for Travellers, available
 in all parts of the world.

THE ROYAL BANK OF CANADA.

Capital Paid-up \$3,000,000
Reserve Funds 3,192,705

HEAD OFFICE: HALIFAX, N.S.
 Board of Directors:
 Thos. E. Kenny, Esq., - President.
 Thomas Ritchie, Esq., Vice-President.
 Wiley Smith, Esq., H. G. Bauld, Esq.,
 Hon. David MacKeen.
 Chief Executive Office, Montreal, P.Q.
 E. L. Pease, General Manager; W. B. Torrance,
 Superintendent of Branches; C. E. Nellis,
 Inspector.

- Amherst, N.S.
- Antigonish, N.S.
- Bathurst, N.B.
- Bridgewater, N.S.
- Charlottetown, P.E.I.
- Chilliwack, B.C.
- Dalhousie, N.B.
- Dorchester, N.B.
- Edmundston, N.B.
- Fredricton, N.B.
- Guyville, N.S.
- Grand Forks, B.C.
- Halifax, N.S.
- Ladner, B.C.
- Londonderry, N.S.
- Louisburg, C. B.
- Lunenburg, N.S.
- Maitland, N.S.
- Moncton, N.B.
- Montreal, Que.
- Montreal, West End.
- Nanaimo, B.C.
- Nelson, B.C.
- Newcastle, N.B.
- Ottawa, Ont.
- Pembroke, Ont.
- Pictou, N.S.
- Port Hawkesbury, N.S.
- Rexton, N.B.
- Rosland, B.C.
- Sackville, N.B.
- St. John, N.B.
- St. John's, Nfld.
- Shubenacadie, N.S.
- Summerside, P.E.I.
- Sydney, C.B.
- Toronto
- Truro, N.S.
- Vancouver, B.C.
- " East End.
- Victoria, B.C.
- Westmount, P.Q.
- Weymouth, N.S.
- Woodstock, N.B.

Agencies in Havana, Cuba: Santiago de Cuba.
 Cuba New York, N.Y.: and Republic, Washington.

CORRESPONDENTS:
 Great Britain, Bank of Scotland; France,
 Credit Lyonnais, Germany, Deutsche Bank; Dres-
 dner Bank, Spain, Credit Lyonnais; China and
 Japan, Hong Kong & Shanghai Banking Corpora-
 tion; New York Chase National Bank; First Na-
 tional Bank; Blair & Co.; Boston National Shaw-
 mut Bank; Chicago Illinois Trust and Savings
 Bank; San Francisco First National Bank;

The Chartered Banks.

THE MOLSONS BANK.

Incorporated by Act of Parliament, 1855.
 HEAD OFFICE: MONTREAL.
 Capital Authorized \$5,000,000
 Capital, all paid-up 2,928,685
 Reserve Fund 2,720,778

BOARD OF DIRECTORS:
 Wm. Molson Macpherson, - President.
 S. H. Ewing, - Vice-President.
 W. M. Ramsay, J. P. Cleghorn,
 H. Markland Molson, Lt.-Col. F. C. Henshaw,
 W. C. McIntyre,
 JAMES ELLIOT, General Manager.
 A. D. Durnford, Chief Inspector and Supt.
 of Branches; W. H. Draper, Inspector.
 H. Lockwood, W. W. L. Chipman, Asst. Inspectors.

- BRANCHES:
- Acton, Que. Iroquois, " Smith's Falls, Ont.
 - Alvinston, Ont. Kingsville, " Sorel, P.Q.
 - Arthabaska, Que. Knowlton, Que. St. Mary's, O.
 - Aylmer, Ont. London, Ont. St. Thomas, O.
 - Brockville " Meaford, Ont. " St. Thomas, O.
 - Montreal, P.Q.
 - Montreal, St. Catherine St. Branch,
 Montreal, "Market and Harbor"
 - Calgary, Alberta, Branch, Jacques Cartier Sq.
 - Chesterville, Ont. Morrisburg, Ont. Toronto, Ont.
 - Chicoutimi, Q. Norwich, " Toronto Jc. "
 - Clinton, " Ottawa, " Trenton, "
 - Exeter, " Owen Sound, " Vancouver, B.C.
 - Frankford, " Port Arthur, " Victoriaville, Q.
 - Fraserville, Que. Quebec, P.Q. Wales, Ont.
 - Hamilton, Ont. Revelstoke, B.C. Watloo, Ont.
 - Hensall, " Ridgetown, Ont. Windsee, Man.
 - Highgate, " Simcoe, Ont. Woodstock, Ont.

AGENTS IN GREAT BRITAIN COLONIES.
 London, Liverpool—Parr's Bank Ltd.
 Ireland—Munster and Leinster Bank Ltd.
 Australia and New Zealand—The Union
 Bank of Australia, Limited.
 South Africa—The Standard Bank of South
 Africa, Limited.

FOREIGN AGENTS
 France—Societe General.
 Germany—Deutsche Bank.
 Belgium—Antwerp—La Banque d'Anvers.
 China and Japan—Hong Kong and Shanghai
 Banking Corporation.
 Cuba—Banco Nacional de Cuba.

AGENTS IN UNITED STATES.
 New York—Mechanics' National Bank; National
 City Bank; Hanover National Bank; The Morton
 Trust Co.; Boston—State National Bank; Kidder,
 Peabody & Co. Philadelphia—Philadelphia National
 Bank; Fourth Street National Bank. Portland,
 Me.—Casco National Bank. Chicago—First Na-
 tional Bank. Cleveland—Commercial National
 Bank. Detroit—State Savings Bank. Buffalo—
 Third National Bank. Milwaukee—Wisconsin Na-
 tional Bank of Milwaukee. Minneapolis—First
 National Bank. Toledo—Second National Bank.
 Butte, Montana—First National Bank. San Fran-
 cisco—Canadian Bank of Commerce. Portland,
 Oregon—Canadian Bank of Commerce. Seattle,
 Wash., Seattle National Bank.

Collections made in all parts of the Dominion
 and returns promptly remitted at lowest rates of
 exchange. Commercial Letters of Credit and Trav-
 ellers' Circular letters issued available in all parts
 of the world.

The Sovereign Bank of Canada

Head Office Toronto
 Executive Office Montreal

30 Branches throughout Ontario and Quebec.
 Savings Bank Department at all Branches.
 Collections given prompt attention.
 Drafts issued payable in all parts of the world.
 General banking business transacted.
 D. M. STEWART,
 General Manager.

THE ONTARIO BANK.

HEAD OFFICE, TORONTO.
Capital Paid-up — \$1,500,000
Rest — 500,000

DIRECTORS:
 George R. R. Cockburn, Esq., - President.
 Donald Mackay, Esq., - Vice-President
 T. Walmsley, Esq., A. S. Irving, Esq.,
 R. D. Perry, Esq., Hon. R. Harcourt,
 R. Grass, Esq.
 CHARLES MCGILL, General Manager.

- BRANCHES:
- Alliston, Fort William, Ottawa,
 - Aurora, Kingston, Peterboro,
 - Bowmanville, Lindsay, Port Arthur,
 - Buckingham, Q., Montreal, Sudbury,
 - Cornwall, Mount Forest, Trenton,
 - Collingwood, Newmarket, Tweed,
Waterford
 - Toronto: Queen and Portland
 Yonge and Richmond
 Yonge and Carleton.

AGENTS:
 London, Eng.—Parr's Bank Limited.
 France and Europe—Credit Lyonnais.
 New York—Fourth National Bank and The Agents
 Bank of Montreal.
 Boston—Elliot National Bank