

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.
A. G. WALLIS, Secretary. W. S. GOLDBY, Manager
COURT OF DIRECTORS.
 J. H. BRODIE, Esq. E. A. HOARE, Esq.
 J. H. MAYNE CAMPBELL, Esq. H. J. B. KENDALL, Esq.
 JOHN JAMES CATER, Esq. FREDERIC LUBBOCK, Esq.
 RICHARD H. GLYN, Esq. C. W. TOMKINSON, Esq.
G. D. WHATMAN, Esq.
HEAD OFFICE IN CANADA. ST. JAMES STREET, MONTREAL.
H. B. MACKENZIE, General Manager.
JAMES ANDERSON, Superintendent of Branches.
H. A. HARVEY, Superintendent of Eastern Branches Montreal.
J. McEACHERN, Superintendent of Central Branches, Winnipeg.
O. R. ROWLEY, Chief Inspector. E. STONHAM, Asst. Secretary.
J. H. GILLARD and N. V. R. HUUS, Asst. Inspectors, Montreal
A. S. HALL, Assistant Inspector, Winnipeg.

BRANCHES IN CANADA
 Agassiz, B.C. Rhein Sask.
 Alexander, Man. Hedley, B.C.
 Ashcroft, B.C. Ituna, Sask.
 Battleford, Sask. Kaslo, B.C.
 Belmont, Man. Kelliker, Sask.
 Bobcaygeon, Ont. Kerrisdale, B.C.
 Boucherville, Que. Kingston, Ont.
 Bow Island, Alta. Lampman, Sask.
 Brandon, Man. Lillooet, B.C.
 Brantford, Ont. London, Ont.
 Burdett, Alta. London, Market Sq.
 Cainsville, Ont. Longueuil, P.Q.
 Calgary, Alta. Lytton, B.C.
 Campbellford, Ont. Macleod, Alta.
 Caylon, Sask. Midland, Ont.
 Darlingford, Man. Montreal, P.Q.
 Davidson, Sask. Montreal St. Catherine
 Dawson, Yukon Street
 Duck Lake, Sask. Montreal, Rosemount
 Duncan B.C. North Battleford, Sask.
 Edmonton, Alta. North Vancouver, B.C.
 Estevan, Sask. (Upp. Lonsdale Ave.)
 Fenelon Falls, Ont. Oak River, Man.
 Fort George, B.C. Ottawa, Ont.
 Forward, Sask. Paynton, Sask.
 Fredericton, N.B. Prince Rupert, B.C.
 Girvin, Sask. Punnichy, Sask.
 Halifax, N.S. Quebec, P.Q.
 Hamilton, Ont. Quebec, St. John's Gate
 Victoria Ave. Quesnel, B.C.
 Westinghouse Ave. Raymond, Sask.
 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, MONEY ORDERS, CIRCULAR LETTERS OF CREDIT, AND TRAVELLERS'
CHEQUES ISSUED NEGOTIABLE IN ALL PARTS OF THE WORLD. AGENTS IN
CANADA FOR THE COLONIAL BANK, LONDON AND WEST INDIES.

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
 William Stone Robert Reford Hon. C. S. Hyman Nicholas Bawlf
 J. L. Englehart John Macdonald A. E. Gooderham F. S. Meighen
THOS. F. HOW, General Manager T. A. BIRD, Inspector

BRANCHES
ONTARIO
 Toronto (10 offices) Millbrook
 Allandale Milton
 Barrie Newmarket
 Berlin Norwood
 Bradford Oakville
 Brantford Oil Springs
 Brockville Omeme
 Burford Ottawa
 Cardinal Parry Sound
 Cobalt Penetanguishene
 Cobourg Peterboro
 Colborne Petrolia
 Coldwater Porcupine
 Collingwood Port Hope
 Copper Cliff Preston
 Creemore St. Catharines
 Dorchester Sarnia (2 offices)
 Elmvalle Shelburne
 Galt Stayner
 Gananoque Stratford
 Hastings Sudbury
 Havelock Thornbury
 Keene Wallaceburg
 Kingston Waterloo
 London (4 offices) Welland
 Lyndhurst Wyoming

BRITISH COLUMBIA
 Stenen
 Vancouver
 (2 offices)
 Merritt
 New Westminster

SASKATCHEWAN
 Assiniboia
 Bredenbury
 Churchbridge
 Colonsay
 Elstow
 Glenavon
 Gravelbourg
 Kenedy
 Kipling
 Lafleche
 Langenburg
 Lemberg
 Montmartre
 Sudbury
 Odessa
 Pelly
 Preeceville
 Springside
 Summerberry

QUEBEC
 Montreal (6 offices)
 Maisonneuve
 Gaspé
 St. Lambert

MANITOBA
 Colonsay
 Winnipeg (2 offices)
 Benito
 Cartwright
 Pilot Mound
 Portage la Prairie
 Rosburn
 Swan River
 Transcona

ALBERTA
 Mortlach
 Calgary
 Coronation
 Lethbridge
 Veteran
 Youngstown
 Oyen

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

The Bank of Nova Scotia

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

DIRECTORS
 J. Y. PAYZANT, President CHAS. ARCHIBALD, Vice-President
 G. S. CAMPBELL HECTOR McINNES J. WALTER ALLISON
 J. H. PLUMMER N. CURRY R. E. HARRIS

Head Office - - - - Halifax, N.S.
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 Yarmouth
 Glace Bay North Sydney New Glasgow)

New Brunswick
 Campbellton Moncton St. George St. Stephen
 Chatham Newcastle St. John Sussex
 Fredericton Port Elgin Prince Wil-
 Gagetown Sackville liam Street Woodstock
 Jacquet River St. Andrews Charlotte St.

Prince Edward Island
 Charlottetown Summerside

Quebec
 Montreal New Carlisle (sub. Paspebiac Quebec Ville St. Pierre
 New Richmond to Paspebiac) 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
 West End, Calgary

Saskatchewan
 Kamsack Moose Jaw Regina Saskatoon Prince Albert
 West Side, Saskatoon

British Columbia
 Vancouver Vancouver Victoria
 Granville Street Hastings Street

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

West Indies
JAMAICA CUBA PORTO RICO
 Black River Port Antonio Cienfuegos San Juan
 Kingston Port Maria Havana
 Mandeville Savanna-la-Mar
 Montego Bay St. Ann's Bay

United States
 BOSTON..... R. C. WILLIAMS Manager
 CHICAGO W. H. DAVIES Manager
 NEW YORK AGENCY (48 Wall St) W. CALDWELL Agent

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 Street
 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 Standard Bank of Canada

Established 1873 108 Branches

Capital (Authorized by Act of Parliament) - - - \$5,000,000.00
 Capital Paid-up - - - - - 2,346,000.00
 Reserve Fund and Undivided Profits - - - 3,007,383.58

DIRECTORS—
 W. F. COWAN, President WELLINGTON FRANCIS, K.C., Vice-President
 W. F. Allen, 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

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